



**50 YEARS OF AGRICULTURAL  
CREDIT AND COOPERATIVES:**

# **GEARING UP FOR NEW CHALLENGES AND OPPORTUNITIES**

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**AGRICULTURAL CREDIT AND COOPERATIVES  
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**FOREWORD**

The Agricultural Credit and Cooperatives Institute was established to train the personnel of and to conduct research for agencies of government and private sectors dealing with cooperatives and agricultural credit in the South-East Asia Region. In the last 50 years, ACCI had positively responded to these challenges. At least 344 man-years of training on top of research, advocacy, and academic degree offerings had been accomplished in the said period. In this material, we humbly present the contributions of the Institute based on available information.

At the inception of ACCI, there were no viable cooperatives to talk about in the Philippines. Now, we observe cooperatives with multi-million peso assets providing multiple services to members. The ideals of cooperativism had also penetrated various industries such as agriculture, banking, insurance, transportation and power generation, and politics.

At the Regional front, the landscape of cooperatives development had also taken new shape with the superior advancement of cooperativism in Japan, South Korea, Malaysia, and Thailand, far beyond that of the Philippines.

With the present national and regional cooperative advancement, the opportunities are open for ACCI to find new frontier in cooperative and agricultural credit development, particularly for the Philippines. It is our fervent hope that ACCI shall continue its quest for significance of cooperatives in human endeavors as instruments of social justice and economic development as provided for in the Constitution and enabling laws through relevant training, research, advocacy, and academic degree offerings.

We would like to express our appreciation and gratitude to the following persons and offices which in one way or another made the completion of this monograph a reality:

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**ACRONYMS**

|            |  |
|------------|--|
| AAFLI      | Asian-American Free Labor Institute                                    |
| ACCUA      | Agricultural Credit and Cooperatives Financing Administration          |
| ACCI       | Agricultural Credit and Cooperatives Institute                         |
| ACA        | Agricultural Credit Administration                                     |
| ACCU       | Asian Confederation of Credit Unions                                   |
| ACDO       | Agricultural Cooperative Development Officer                           |
| ACLP       | Agricultural Cooperative League of the Philippines                     |
| ACPC       | Agricultural Credit Policy Council                                     |
| ADSC       | Animal and Dairy Sciences Cluster                                      |
| AFMA       | Agriculture and Fisheries Modernization Act                            |
| AGLF       | Agricultural Guarantee Loan Fund                                       |
| AGRICOM    | Agricultural Modernization Commission                                  |
| AICOM      | Agro-Industrial Cooperative of Mataas na Kahoy                         |
| AIM        | Asian Institute of Management  |
| AIT        | Asian Institute of Technology  |
| ALEC       | Asian Labor Education Council  |
| AMCs       | Area Marketing Cooperatives  |
| AMCFP      | Agro-Industry Modernization Credit and Financing Program               |
| AMDP       | Agricultural Mechanization Development Program                         |
| APC        | Agricultural Productivity Commission                                   |
| ARC        | Agrarian Reform Community  |
| ARI        | Agrarian Reform Institute  |
| ASSP       | Agricultural Support Services Project                                  |
| ATI        | Agricultural Training Institute  |
| BACOD      | Bureau of Agricultural Cooperatives Development                        |
| BAExt      | Bureau of Agricultural Extension                                       |
| BAI        | Bureau of Animal Industry  |
| BOR        | Board of Regents   |
| BAR        | Bureau of Agricultural Research  |
| BAS        | Bureau of Agricultural Statistics                                      |
| BCOD       | Bureau of Cooperatives Development                                     |
| BOD        | Board of Directors   |
| BRW/DOLE   | Bureau of Rural Workers/Department of Labor and Employment             |
| BSP        | Bangko Sentral ng Pilipinas  |
| BVEd       | Bureau of Vocational Education   |
| CAFFMACO   | Cavite Farmers and Feedmilling Marketing Cooperative                   |
| CALABARZON | Cavite, Laguna, Batangas, Rizal, Quezon                                |
| CAR        | Comprehensive Agrarian Reform Law                                      |
| CAR        | Comprehensive Agrarian Reform Program                                  |
| CARPER     | CARP Extension with Reforms  |
| CAO        | Cooperative Administration Office                                      |
| CCE        | Central Cooperative Exchange   |
| CCEB       | Central Cooperative Education Board                                    |
| CB-IBRD    | Central Bank- International Bank for Reconstruction and Development    |
| CBP        | Central Bank of the Philippines  |
| CB-DRBSLA  | Central Bank- Department of Rural Banks Savings and Loans Associations |
| CDA        | Cooperative Development Authority                                      |
| CEAT       | College of Engineering and Agro-Industrial Technology                  |

**ACRONYMS**

|           |  |
|-----------|--|
| CECA      | Council for Economics and Cultural Affairs   |
| CEM       | College of Economics and Management  |
| CEF       | Cooperative Education Forum  |
| CERD      | Cooperative Education for Rural Development  |
| CFPI      | Cooperative Foundation of the Philippines, Inc.  |
| CFAs      | Cotton Farmers Associations  |
| CIAC      | Cavite Inter-Agency Institute Conference   |
| CISP      | Cooperative Insurance System of the Philippines  |
| CLP       | Cooperative Laboratory Program   |
| CMP       | Cooperative Marketing Project  |
| CMRF      | Cooperative Manualization Revolving Fund   |
| COPAC     | Committee for the Promotion and Advancement of Cooperatives                                    |
| COST      | Cooperative Studies  |
| COV       | Cooperative Organizing Volunteer   |
| CPAf      | College of Public Affairs  |
| CPDS      | Center for Policy and Development Studies  |
| CRB(s)    | Cooperative Rural Bank(s)  |
| CSWCD     | College of Social Work and Community Development   |
| CUP       | Cooperative Union of the Philippines   |
| CUST      | Cooperative Union of Southern Tagalog  |
| CVDP      | Cagayan Valley Development Program   |
| DA        | Department of Agriculture  |
| DACS      | Department of Agrarian and Cooperative Studies   |
| DAE       | Department of Agricultural Economics   |
| DAERS     | Department of Agricultural Education and Rural Sociology                                       |
| DAM       | Department of Agribusiness Management  |
| DANIDA    | Danish International Development Agency  |
| DANR      | Department of Agriculture and Natural Resources  |
| DAP       | Development Academy of the Philippines   |
| DAR       | Department of Agrarian Reform  |
| DBP       | Development Bank of the Philippines  |
| DDM       | Department of Development Management   |
| DEC       | Department of Education and Culture  |
| DOF       | Department of Finance  |
| DOH       | Department of Health   |
| ECAFE     | Economic Commission for Asia and the Far East  |
| EDI-WB    | Economic Development Institute- World Bank   |
| FA        | Financial Assistance   |
| FaCoMa(s) | Farmers Cooperative Marketing Associations   |
| FBCs      | Fishery Based Cooperatives   |
| FCDRP     | Fishery-based Cooperative Development Research Program   |
| FCWS      | Filipino Cooperative Wholesale Society   |
| FES       | Friedrich Ebert Stiftung of the Federal Republic of Germany                                    |
| FIELDs    | Fertilizer, Irrigation, Extension,/Education, Loans, Driers/Post Harvest Facilities, and Seeds |
| FINEX     | Financial Executives   |
| FSC       | Food Science Cluster   |
| FSSRI     | Farming Systems and Soil Resources Institute   |
| FURCCUI   | Federation of Unions of Rizal Cooperative Credit Union, Inc.                                   |
| GFI       | Government Financial Institutions  |
| GMPC      | Grains Marketing Cooperatives of the Philippines   |
| GOs       | Government Organizations   |
| GOP       | Government of the Philippines  |

## ACRONYMS

|          |  |
|----------|--|
| HYV      | High-Yielding Varieties  |
| IADA     | Institute of Agricultural Development and Administration                             |
| IAF/IRF  | Integrated Agricultural Financing/Integrated Rural Financing                         |
| IARDS    | Institute of Agrarian and Rurban Development Studies                                 |
| IAST     | Institute of Agrarian Studies  |
| IBRD     | International Bank for Rural Development   |
| ICA      | International Cooperation Agency/International Cooperative Alliance                  |
| ICE      | Institute of Community Education   |
| ICOPED   | Institute of Cooperatives and Bio-Enterprise Development                             |
| IDACA    | International Development and Agricultural Cooperatives Agency                       |
| IDMG     | Institute of Development Management and Governance                                   |
| IDRC     | International Development Research Centre  |
| IIRR     | International Institute for Rural Reconstruction                                     |
| ILO      | International Labor Organization   |
| ILO-CERD | International Labor Organization- Cooperative Entrepreneurship for Rural Development |
| IASSEA   | International Agricultural Society of Southeast Asia                                 |
| ISPPS    | Institute of Strategic Planning and Policy Studies                                   |
| JAED     | Journal of Agricultural Economics and Development                                    |
| JBIC     | Japan Bank for International Cooperation   |
| LBP      | Land Bank of the Philippines   |
| LBRB     | Los Baños Rural Bank   |
| LBSRA    | Los Baños Swine Raisers Association  |
| LOI      | Letter of Instruction  |
| MAF      | Ministry of Agriculture and Food   |
| MATCOM   | Materials and Techniques for Cooperative Management                                  |
| MDA      | Multiple Discriminant Analysis   |
| M/DLGCD  | Ministry/Department of Local Government and Community Development                    |
| MM-CM    | Master of Management major in Cooperative Management                                 |
| MORR     | Manual of Rules and Regulations  |
| MPAf –CM | Master in Public Affairs major in Cooperative Management                             |
| MPC      | Multipurpose Cooperative   |
| MPRP     | Malayang Pagsasaka Radio Program   |
| MPS      | Master in Professional Studies   |
| MTAP     | Management Training Assistance Program   |
| NACF     | National Agricultural Cooperative Federation   |
| NAFC     | National Agriculture and Fishery Council   |
| NAMVESCO | National Market Vendors Service Cooperative  |
| NAPC     | National Anti-Poverty Commission   |
| NATCCO   | National Confederation of Cooperatives   |
| NCR      | National Capital Region  |
| NEC      | National Economic Council  |
| NEDA     | National Economic and Development Authority  |
| NELRIDP  | Nueva Ecija Land Reform Integrated Development Program                               |
| NGOs     | Non-Government Organizations   |
| NIST     | National Institute of Science and Technology   |
| NRCP     | National Research Council of the Philippines   |
| NSDB     | National Science Development Board   |

## ACRONYMS

|            |  |
|------------|--|
| OECP       | Overseas Economic Cooperative Program  |
| PACD       | Presidential Arm for Community Development   |
| PAEDA      | Philippine Agricultural Economics and Development Association  |
| PALEA      | Philippine Airlines Employees Associations   |
| PAMA       | Philippine Agricultural Marketing Association  |
| PCA        | Philippine Coconut Authority/Production Credit Administration  |
| PCARR      | Philippine Council for Agriculture and Resources Research  |
| PCARRD     | Philippine Council for Agriculture, Forestry and Natural Resources Research and Development                |
| PCCUL      | Philippine Cooperative Credit Union League   |
| PCRDF      | Philippine Coconut Research and Development Foundation   |
| PCC        | Philippine Cooperative Center  |
| PCSO       | Philippine Charity Sweepstakes Office  |
| PD         | Presidential Decree  |
| PDCI       | Pecuaría Development Cooperative, Inc.   |
| PFCC       | Philippine Federation of Consumers Cooperative   |
| PFCCO      | Philippine Federation of Credit Cooperatives   |
| PHILCUL    | Philippine Cooperative Credit Union League   |
| PHRTC      | Post Harvest and Research Training Center  |
| PMEP       | Pre-membership Education Program   |
| PMES       | Pre-membership Education Seminar   |
| PNB        | Philippine National Bank   |
| PNCB       | Philippine National Cooperative Bank   |
| PRLC       | Philippine Rural Life Center   |
| PUP        | Polytechnic University of the Philippines  |
| PVTA       | Philippine Virginia Tobacco Administration   |
| RA         | Republic Act   |
| RASCP      | Rural Farmers Agrarian Reform Support Credit Program   |
| RCA        | Rice and Corn Administration   |
| RCEC       | Regional Cooperative Education Center  |
| RCPCC      | Rice and Corn Production Coordinating Council  |
| REPS       | Research, Extension, and Professional Staff  |
| ROAP       | Regional Office in Asia and the Pacific  |
| RTP-COPED  | Research and Training Program on Cooperatives and Bio-Enterprise Development                               |
| SCA        | Standard Chart of Accounts   |
| SCUs       | State College and Universities   |
| SEARCA     | Southeast Asian Regional Center for Graduate Study and Research in Agriculture                             |
| SFCP       | Supervised Farm Credit Program   |
| SIDA       | Swedish International Development Administration   |
| SIDC       | Sorosoro Ibaba Development Cooperative   |
| SIFI       | Sugar Industry Foundation, Inc.  |
| SN         | Samahang Nayon   |
| SNDP       | Samahang Nayon Development Program   |
| SNSP       | Samahang Nayon Support Project   |
| SOA        | School on the Air  |
| SR. TASKCO | San Roque Tulay Akbay Sa Kaunlaran Cooperative   |
| STDC       | Southern Tagalog Dairy Cooperative   |
| TA         | Technical Assistance   |
| TAP-COPED  | Technical Assistance, Advisory Services, and Policy Advocacy Program for Coop-Based Enterprise Development |
| TASK       | Tulay Akbay sa Kaunlaran   |
| TBAC       | Technical Board for Agricultural Credit  |



**ACRONYMS**

|       |  |
|-------|--|
| TESDA | Technical Education and Skills Development Authority |
| TURP  | Tulong Ugnayan Radio Program                         |
| TWG   | Technical Working Group                              |
| UPLB  | University of the Philippines Los Baños              |
| USAID | United States Agency for International Development   |
| USDA  | United States Department of Agriculture              |

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## ACCI AS AN ACADEMIC INSTITUTION AND PARTNER OF NATIONAL DEVELOPMENT

### Background and Rationale for the Creation of ACCI

The Agricultural Credit and Cooperatives Institute (ACCI) has been established out of the need to develop manpower to handle credit and marketing facilities for agricultural and rural development in Southeast Asia.

### Constraints to Development

High interest rate, inadequate and inaccessible credit, and inefficient marketing were the major constraints to agricultural and rural development in the post World War II South-East Asia. While the countries in the Region were implementing programs to improve their credit and marketing facilities, the United States of America through the International Cooperation Agency (ICA) included in its aid program the expansion of similar facilities for the Region. The net result, however, of the convergence of the aid program and the countries' initiatives was the more rapid expansion of the credit and marketing facilities relative to the supply of trained personnel to handle the required infrastructure facilities. Thus, there was a need for an institution that is adequately equipped with

skillful and trained technical personnel and facilities to serve as the center for training, research, and extension on agricultural credit and cooperatives.

### The Birth of ACCI

In the light of the conditions prevailing, the delegates from the Kingdom of Cambodia, Republic of China, Republic of Indonesia, Republic of the Philippines, Kingdom of Thailand, Republic of Vietnam, and Japan during the First Far East Agricultural Credit Workshop held in the Philippines on June 1-14, 1956 passed a resolution indicating,

“That a Far East Agricultural Credit and Cooperative Training Institute be recommended to be established in a country represented in the 1956 Far East Agricultural Credit Workshop; and “That the host country of the 1956 Far East Agricultural Credit Workshop be requested to take the initiative for the realization of the objectives of the resolution”.

On April 23, 1960, ACCI was formally inaugurated. The USA-ICA and the Philippine National Economic Council (NEC) provided the financial assistance for the construction of the Institute's offices, classrooms, research laboratory, library, auditorium, dormitory, and

equipment for training and research. The operating budget was underwritten by the University of the Philippines (UP), the Council for Economic and Cultural Affairs (CECA) and the agencies in the Philippines desiring to use ACCI such as the Agricultural Credit and Cooperative Financing Administration (ACCFA), Development Bank of the Philippines (DBP), Philippine National Bank (PNB), and the Central Bank of the Philippines (CBP).

ACCI was established as a semi-autonomous institution under the supervision of UP and was attached to the College of Agriculture (CA) for administrative purposes. Policy supervision over the Institute, except academic policies which were exercised by UP, was under an Advisory Council composed of the Dean of CA as Chairman and six members appointed from CBP, ACCFA, DBP, PNB, Department of Agriculture and Natural Resources (DANR), and other interested institutions.

On July 1, 1962, the Board of Regents (BOR) of UP approved the integration of the operating budget of ACCI into the regular appropriation of the University, thus, marking the stable financing for the operation and maintenance of the Institute.

## Mission and Transformation of ACCI

ACCI was established as a regional center for a) training of officials and employees of government agencies dealing with the promotion and supervision of agricultural credit and cooperative institutions, and of leaders and personnel of credit and cooperative organizations; b) the holding of seminars and workshops to discuss operations, management, and problems of these organizations; c) the conduct of scientific research specifically directed toward solving current problems of credit and cooperative agencies and organizations; and d) providing extension services, including advising and consultancy services to cooperatives and credit organizations in the rural areas.

Specifically, the three-fold mission was to:

- a) Encourage and assist government agencies and private organizations in South-East Asia in the accomplishment of their programs by conducting training, seminars, and workshops as requested by government agencies and private organizations; training officials of government agencies and private organizations in the conduct of training programs; conducting research specifically directed towards solving current management problems in the field of agricultural economics; preparing informational and educational materials, subject courses, and training aids; and implementing training programs;
- b) Assist UP in developing curricula in agricultural credit, management of agricultural organizations, marketing of agricultural produce, management of small farms, and development of small industries utilizing farm produce and by-products; and
- c) Provide special training courses, seminars, and workshops for students and for officials and employees of credit and cooperative organizations from other countries in Southeast Asia.



### Initial Training Programs

ACCI offered various training programs for local and international participants. For officials and employees of credit and cooperative institutions from the Philippines, the following were offered:

- a) Short pre-service training: 4-8 weeks of training for prospective employees and other personnel of agricultural credit institutions, and agricultural and non-agricultural cooperatives.
- b) Short in-service training: 4-8 weeks of training for specific types of personnel, officials, employees, and leaders of credit and cooperative institutions.
- c) Refresher courses: 2-4 weeks of training of officers, teachers, and other officials engaged in the conduct of training programs.
- d) Conference, seminars or workshops for 1-2 weeks for specific problems for specific types of employees and officials of credit and cooperative organizations.
- e) College courses for undergraduate students specializing in credit, marketing or cooperatives, and advanced courses for graduate students and personnel of agencies preparing for supervisory or executive positions.

For international participants, the following were offered:

- a) Agricultural credit supervision and administration (8 weeks)
- b) Management of agricultural cooperative business (8 weeks)
- c) Management of non-agricultural cooperatives (6 weeks)
- d) Farm and loan appraisal (6 weeks)
- e) Improvement of agricultural credit and cooperatives (on-the-job training for 6 months)

### Transformation of ACCI

On July 27, 1978, the Board of Regents (BOR) of UP on its 904th meeting passed a resolution integrating ACCI with the Institute of Agricultural Development and Administration (IADA) and later became part of the newly formed College of Economics and Management (CEM). The main thrusts of ACCI under the new College were research and extension in agricultural credit and

cooperatives. On February 24, 1987, during the 996th meeting of the BOR, ACCI was granted additional function of instruction on top of being program center for research and extension on rural credit and cooperatives. Later, the curricular program of Master of Management major in Cooperative Management (MM-CM) was proposed and approved for offering.

On January 29, 1998, the BOR on its 1116th meeting established the College of Public Affairs (CPAf) and integrated ACCI with the newly established College. ACCI remained as a program center for research and extension on rural credit and cooperatives but the curricular program of MM-CM was replaced by the Master of Public Affairs major in Cooperative Management (MPAf-CM).

The return of ACCI from CPAf to CEM is under consideration of the University administration. Documents had been prepared for the transfer of the Institute to its original home.

### Milestones

ACCI had conducted various programs on training, research, instruction, and extension of technical assistance in agricultural credit and cooperatives.

### Training Program

The training programs were done for the staff of government, banking, cooperatives, international agencies and other sectors. It has also responded to the request of prospective cooperators to conduct pre-membership education seminar for them.

In the period 1960-2004, ACCI conducted training activities equivalent to 744.32 man-years for about 20,655 participants. On the average, about 470 participants were trained in ACCI every year or an average training man-year of 16.92 (Table 1). After 2004, ACCI continued to offer various training programs. These are discussed in the following section.

Table 1. Training programs conducted by ACCI, 1960-2004.

| SECTOR        | YEAR      | NO. OF DAYS | NO. OF PARTICIPANTS | TOTAL MAN-DAYS | TOTAL MAN-YEARS* |
|---------------|-----------|-------------|---------------------|----------------|------------------|
| Government    | 1960-1976 | 1,181       | 1,637               | 32,821         | 124.32           |
| Banking       | 1960-1971 | 1,024       | 2,695               | 42,601         | 161.37           |
| Cooperatives  | 1961-2004 | 38,075      | 8,576               | 84,475         | 319.98           |
| International | 1962-1993 | 1,953       | 794                 | 12,127         | 45.94            |
| Others        | 1961-1997 | 628         | 1,448               | 17,400         | 65.91            |
| PMEP          | 1975-1999 | 188         | 5,505               | 7,074          | 26.80            |
| ALL           | 1960-2004 | 43,049      | 20,655              | 196,498        | 744.32           |

\* 1 man-year = 264 man-days

### Government Sector

This sector refers to the government agencies which had programs on cooperatives such as the Cooperative Administration Office (CAO), ACCFA, Agricultural Credit Administration (ACA), Bureau of Cooperatives Development (BCOD), and Bureau of Agricultural Cooperatives Development (BACOD) which sought the services of ACCI for the training of their staff. So far, ACCI had trained 1,637 participants from the sector for a total of 124.32 man-years of training time since 1960. For this sector, the training activity was very active during the period 1960-1976 when ACCI was a strong partner of ACCFA (under Republic Act or RA 821), BCOD, and BACOD (under Presidential Decree or PD 175 and Letter of Instruction or LOI 23) in the human resource development of their respective agencies. ACCI trained the Agricultural Cooperative Development Officers (ACDOs) which were fielded in Region 2 for the Cagayan Valley Development Program (CVDP).

### Banking Sector

The sector is largely composed of the Central Bank of the Philippines particularly the Department of Rural Banks and Savings and Loan Association (CBP-DRBSLA), Rural Banks (RBs), PNB, DBP, and Land Bank of the Philippines (LBP). Training for the sector had been on supervised credit services to the cooperative as a channel for the delivery of credit services to the agriculture and rural communities. Training activities were active during the period 1960-1971, when the second decade of rural banking was vigorously supported by the government (under RA 720) and supervised credit scheme was used as an approach in reaching out to farmers with the needed capital for productive purposes. Training activities for the sector so far involved about 2,695 participants or a training duration of 161.37 man-years.

### Cooperative Sector

This group of ACCI's clients is composed of personnel of primary, federations, and unions of cooperatives in the Philippines. They were the cooperative units which came to ACCI for assistance in the training of their manpower such as board of directors (BOD), managers, accountants, bookkeepers, and warehousemen. This

sector has been continuously patronizing ACCI for the human resource development program. So far, it is the largest group of clients of ACCI which involved training of 8,576 participants for a total of almost 320 man-years in 1960-2004. In the past, the most number of participants were from credit unions, Farmers Cooperative Marketing Associations (FaCoMas), and multi-purpose cooperatives (MPCs).

### International Sector

International training participants were trainees sponsored by the International Cooperative Alliance (ICA), US Agency for International Development (USAID), Friedrich-Ebert-Stiftung of Germany (FES), and International Labor Organization (ILO), to cite a few. Participants under the international training program largely came from Asia (South-East, South and Central) and the Pacific, which had so far 794 training participants for a total training period of 45.94 man-years. International training activities were active until 1993.

### Other Sector

This is a group of clients from other government agencies, cooperatives, and private sector who requested assistance for the conduct of training for their personnel involving various training methodologies such as case study discussions, workshops, seminars, conferences, and conventions, among others. ACCI had so far 1,448 participants from this sector involving training duration of 65.91 man-years.

### Pre-membership Education Program (PMEP)

PMEP is a one-day seminar usually done for a group of prospective cooperators who would like to organize themselves into a cooperative. During the Martial Law period, PMES was a requirement in the registration of cooperative. Many requested ACCI for the activity. In fact, they are the second largest group of clients of ACCI involving so far 5,505 participants or equivalent training period of 26.80 man-years. This sector still comes to ACCI for assistance for this activity even though this type of assistance can be easily provided by the union or federation of cooperatives in their respective localities. It is the policy of ACCI, however, not to turn down request for technical assistance by the clients.

## DEGREE PROGRAMS

### Diploma in Cooperatives

In the School Year 1975-76, ACCI conceived a diploma in cooperatives, a degree program specifically designed to cater to the needs of cooperative practitioners, program managers, and training specialists. It was the assessment of ACCI then that after more than a decade of experience in conducting a structured training activity, an institution of a diploma in cooperative was in order to upgrade the skills and knowledge in cooperatives and related fields, particularly those who had undergone the basic training on the subject.

The diploma degree as conceived was post-baccalaureate degree but below the master's degree. Its curriculum was composed of two semesters of course work and one summer practicum. The initiative, however, did not materialize in UPLB. As a first diploma program to be offered in such category, the UPLB faculty considered that it would be treated as water-down graduate program and could be used as a backdoor for the master's degree.

### Master's Degree in Cooperatives

During the same period, 1975-76, ACCI also proposed the offering of MS in Cooperatives, but like the Diploma program it did not prosper due to the objection of some academic sectors in UPLB that the cooperative was not yet developed as a science. Hence, to offer a master's degree program was not yet in order.

### Master of Management major in Cooperative Management (MM-CM)

In 1990-91, ACCI developed the MM-CM, a master's program jointly offered by the Department of Agribusiness Management (DAM) of CEM. The MM-CM was a 42-unit non-thesis program for four semesters and one summer composed of 24 units of management courses, 12 units of cooperative courses and six units of electives. The program had few takers because of the rigor required by the program and stringent admission requirements.

### Master of Public Affairs major in Cooperative Management (MPAf-CM)

With the low enrolment experience in MM-CM, ACCI thought of revising its graduate degree offering from a four-semester and one-summer program (MM-CM) to a two-semester and one-summer program called MPAf-CM. It was the thinking then that the

shortening of the duration of the graduate program would attract enrolment. MPAf-CM was initially offered in 1998. Like the MM-CM, however, the enrolment under MPAf-CM has been very low and threatens the very justification of offering the graduate program.

### Bachelor of Science in Cooperatives (BS Cooperatives)

Given the experiences in handling the non-degree training programs on cooperatives for more than three decades and the offering of MM-CM, ACCI proposed the BS in Cooperatives in 1994 as a tactical step to develop manpower in cooperatives. It was the projection then that the baccalaureate degree program would catch enrolment more than the master's program.

The proposed BS Cooperatives program was approved at the University (UPLB) level but there was no decision at higher levels. Instead, the offering of the seven undergraduate courses was approved. The offering of these new courses in cooperatives was done to test the response of the market to the cooperative courses. Out of the seven courses offered, however, only one course (Cooperative Banking and Finance) has been having good enrolment. The course on fundamentals of cooperative is gaining enrolment lately.

### Research

In support of the instruction and training programs as well as in helping private and government agencies solve the problems on cooperatives and agricultural credit, ACCI had undertaken research project/program evaluation, case studies, and pilot projects, among others. For the period 1960-2010, ACCI had conducted about 93 research programs/projects/studies in the field of agricultural credit and cooperatives such as the pilot-testing of integrated agricultural financing program, evaluation of the wholesaling of loans of ACCFA to FaCoMas, evaluation of the first decade of rural banking in the Philippines, evaluation of Central Bank-International Bank for Reconstruction and Development (CB-IBRD) Farm Mechanization Program, evaluation of cooperative rural banking in the Philippines, evaluation of Samahang Nayan Development Program (SNDP) in the Philippines, and Rural Agriculture Support Credit Program (RASCP). It is worthwhile to mention that ACCI pioneered the pilot-testing of supervised credit scheme which was later widely adopted by CBP in its supervised lending program and by the Department of Agriculture (DA) in its Masagana Production Program. ACCI also conceptualized the Integrated Agricultural Financing Program (IAFP) as an approach in financing all enterprises of farm units.

### Radio Program

As a support to the classroom programs on cooperative, ACCI has been operating a radio program on cooperatives and agricultural credit with DZLB. This was initially a one-half hour and later was extended to a one-hour radio broadcast with focus on cooperative experiences and success stories, as well as on the legal environment and issues on cooperatives and agricultural credit. The program was expanded to include agrarian reform with the passage of the Comprehensive Agrarian Reform Law (CARL) in 1987. The program, however, was temporarily discontinued because of the technical problem of the radio station of UPLB. Recently, the program was re-instituted when the radio station was put in order.

### Journal on Cooperatives

ACCI instituted a technical journal entitled "Philippine Cooperatives Review" in 1988. It was a quarterly journal featuring outputs of research in cooperatives. It was intended to serve the need for technical articles by students, practitioners, researchers, policy-makers, and program implementers on cooperatives in the Philippines. After two years of operation, the journal ceased to operate due to the problem of funding for printing. With clamor of academic and private sectors in cooperatives, the journal is programmed for revival.

### Library on Cooperatives

In support of the training, research, and instruction on cooperatives and agricultural credit, ACCI organized a specialized library on cooperatives and agricultural credit. It has a continuing program for the acquisition of books, technical journals, bulletins, pamphlets, and other publications on cooperatives and agricultural credit worldwide.

### Laboratory on Cooperatives

ACCI has been involved in organizing and managing cooperatives laboratories to test skills and approaches in operating cooperatives. A good example for this activity is the organization of UPLB Credit and Development Cooperative (UPLB CDC). Starting as credit union with a few dozen members and few hundred pesos paid-up capital in 1960, it has grown into a credit cooperative with 7,840 members and assets of PhP0.48 billion after 43 years of operation. For more than three decades, the Cooperative occupied two rooms at the main ACCI building. It has now a multi-million peso worth of building outside the UPLB campus which serves as its center of operation. The former Directors and some staff of ACCI used to handle various positions in the Cooperative, particularly during the early periods of its operations.

### Professorial Chair

To keep the faculty members maintain interest in the disciplines, ACCI sourced out funds to establish professorial chairs on cooperatives and agricultural credit at UPLB. Although the amount involved in the award of chairs is not much, it nevertheless helps in establishing a pool of experts who will deal on the problems and issues on the disciplines at any given time.

As of 2010, there are two professorial chairs at UPLB on cooperatives and agricultural credit, namely; DA Professorial Chair on Cooperatives and LBP Professorial Chair on Cooperatives and Agricultural Credit.

### Trust Fund for Scholarship

As a support of UPLB-ACCI in the effort to develop a pool of manpower especially trained on the theory, principles, and practices of cooperation, a trust fund for scholarship of qualified and interested students in cooperatives was established at UPLB-ACCI. The fund was started in 2001 and is envisioned to reach multi-million peso mark by 2010 ready to support at least 10 undergraduate scholars at any given time. The build-up of the fund is being undertaken through the service fees UPLB charges against UPLB CDC in the conduct of financial services to the said cooperative.

### EXTENSION PROGRAM

Institutional development through training is the cornerstone of ACCI's training programs. The pioneering work of the Institute in the field of training has continued to dominate its activities in the early years, making it as the apex training center for cooperatives in the Philippines.

### Training Courses Conducted

ACCI had accomplished various types of training for staff of different sectors such as government, banking, cooperatives, third country and international clients, and other sectors. It also responded to the request of prospective cooperators to conduct pre-membership education seminars and other specialized trainings for them. From the 1960s to the 1970s, ACCI had been pre-occupied with the conduct of regular training courses, seminars, workshops, and conferences in both agricultural credit and cooperatives development, with participants coming not only from various parts of the country but also from neighboring South-East Asian countries.

## Cooperatives

### Cooperative Officers of Government Agencies

In the early years (1960 to late 1970), ACCI conducted training courses on cooperatives for government agencies dealing with the organization, promotion, and supervision of cooperatives. Also in this period, two overlapping Five-Year Cooperatives Development Training Programs were conducted by ACCI; one for Agricultural Cooperatives under the sponsorship of ACCFA/ACA and another for the Non-Agricultural Cooperatives under the auspices of CAO. The list of training courses conducted for the officers of ACCFA/ACA/LBP is presented in Appendix Table 1. Those for the CAO officers are shown in Appendix Table 2.

On April 14, 1973, PD 175 was issued by the then Pres. Ferdinand E. Marcos to “strengthen the cooperative movement in the Philippines”. A new “Five-Year Cooperatives Development Program” was launched by the Ministry/Department of Local Government and Community Development (M/DLGCD). ACCI was given the responsibility to train the MLGCD fieldworkers and cooperative trainers as well as managers and officers of the Agricultural Marketing Cooperatives (AMCs) and Cooperative Rural Banks (CRBs).

There were 14 training courses conducted for ACCFA/ACA officers, 6 for CAO, and 42 for officers of other government agencies. In this respect, the program called for the training of officers whether they are already in the service or just entering the government service. The officers trained for ACCFA/ACA were 453; for CAO, 182; and for other government agencies, 1,158. The duration of the training programs ranged from 2 to 60 days except for the 6-month Pre-Service Training Program for the extension officers of DLGCD. This means that the duration of training depended on the need of the clientele.

The content of the training courses was a combination of the following topics: coop history, theory and practice, organizations of coops, coop laws, principles and practices, coop management (all aspects), reporting system, social and economic factors affecting coops, types of coop, public speaking and relations, coop structure, leadership techniques, the Philippine coop movement, and approaches and methods of member education.

Other government agencies in which the Institute had conducted training for their officers were the following: Bureau of Agricultural Extension (BAExt), now Agricultural Training Institute (ATI), Agricultural Productivity

Commission (APC), Rice and Corn Production Coordinating Council (RCPCC), Presidential Arm on Community Development (PACD), Philippine Virginia Tobacco Administration (PVTa), Department of Social Welfare (DSW), Local Government Officials, DBP, Bureau of Animal Industry (BAI), CVDP, National Grains Authority (NGA), Technical Education and Skills Development Authority (TESDA), State Colleges and Universities (SCUs), BCOD, DLGCD, KOOPNET PHILIPPINES, ICA, and other government agencies. Appendix Table 3 shows the list of 42 training courses conducted for these agencies.

### Cooperative Officers and Employees

From 1967 to 1971, ACCI conducted 38 training courses for FaCoMas attended by 1,124 managers, secretary-treasurers, bookkeepers, warehousemen, and members of the board of directors (Appendix Table 4). This was done because of the determined drive to reactivate and revitalize inactive FaCoMas and to develop an effective marketing system for the small farmers in connection with the rice and corn self-sufficiency program. The government made use of the training services of ACCI, thus, accelerating the activities of the Institute.

The focus of the training activities for key management officials and employees of FaCoMas was a step-up to develop a corps of well trained management personnel necessary for dynamic and efficient FaCoMa business operations. Reports from the field showed that the training demonstrated some positive impact. FaCoMas whose key management personnel had undergone training showed an increasing volume of business. This revitalization program showed tangible effects. Requests coming from the field indicated that the training program for members of the board of FaCoMas be expanded to include other provinces. However, there were other factors to consider why FaCoMas did not succeed.

The duration of the training programs ranged from 5 to 54 days. The course content of the training was a combination of the following topics: coop principles and practices, patronage refund and distribution, types of coop, organization and structure, financial analysis and capital formation, marketing, farm management, farm credit, coop success factors, land reform program, problem solving and decision making, role of the government in coop development, coop laws, member education, technical agriculture, inventory, reporting, management concepts and functions, bookkeeping and accounting, warehousing, pest control, communication and public speaking, and personnel management.

There were 105 training courses conducted for non-agricultural cooperative officers and employees attended by 2,787 participants (Appendix Table 5). The cooperatives include credit unions, consumers, and commercial types. Training courses for the officers and employees of other agricultural cooperatives were also conducted (Appendix Table 6). Numbering 49, these were attended by 1,093 participants from 4-H Club, Southern Tagalog Dairy Coops (STDC), and other multi-purpose primary cooperatives in Laguna, Batangas, and Quezon.

### Pre-membership Education Seminar (PMES)

PMES is a prerequisite for registration of cooperatives in the Cooperative Development Authority (CDA). As such, ACCI was heavily involved in the conduct of PMES. The seminar lasts for one to two days and is usually done for a group of prospective cooperators who would like to organize into a cooperative. The topics covered are the following: overview of cooperative development; history of cooperatives; nature and characteristics of cooperatives; cooperative principles and practices; organizational/management structure; duties and responsibilities and powers of members and officers; types of cooperative;

Filipino values and success factors; financing, allocation and distribution of net surplus; and organization and registration. After the seminar, a certificate of attendance is issued by ACCI. Participants who still need technical assistance in the registration of their cooperatives are given technical support.

Most of PMES conducted by ACCI were for clients from the Cavite, Laguna, Batangas, Rizal and Quezon (CALABARZON) areas. In the last 50 years, 5,460 participants attended the 182 seminars conducted by ACCI (Appendix Table 7).



### Cooperative Member Education

The Institute was involved in activities aimed to strengthen the member education programs of cooperative federations, societies, and other organizations concerned with providing member education services. It also prepared teaching materials on member education courses and training of teachers. The objective was to prepare leaders to teach cooperative courses.

The Institute conducted 11 training courses for discussion group leaders (Appendix Table 8). These were attended by 340 participants and have duration from 5 to 12 days. Subjects covered leadership techniques, characteristics of coops, principles and practices, organization and structures. The courses were conducted at the request of cooperatives and education organizers who felt that ACCI could be of help in the improvement of their programs.

Starting 1965, ACCI became engaged in the training of Asian labor leaders on cooperatives. This was in collaboration with the Asian Labor Education Center (ALEC) in UP Diliman. ALEC participants attended a one-week training course in ACCI. Among the subjects discussed were cooperative history, principles and practices, and management and organization. Other training courses conducted for labor leaders lasted up to 24-26 days. The total number of labor leader participants was 424 during the period 1966 to 1975 (Appendix Table 9).

### Workshops/Conferences/Seminars

There were 41 conferences/seminars/workshops/conventions conducted and held in ACCI from 1961 to 2010 with a total of 1,318 participants (Appendix Table 10). These were officers, employees, educators, cooperatives, and government agencies involved in cooperative planning and credit development. An important addition to the programs being conducted by ACCI is the Seminar-workshop for Cooperatives on Social Issues: Climate Change, Poverty Alleviation, and Entrepreneurship. This relates to the 7th cooperative principle of concern for community as defined in the Philippine Cooperative Code of 2008.

### Credit

Activities of the Institute in the area of credit are basically agricultural credit. These activities have been associated with the training needs of banks and agencies concerned with credit for agriculture, particularly the CBP-DRBSLA and DBP.

### Basic Banking Course

From 1960 to 1972, ACCI had continued to assist CBP-DRBSLA in the training of rural bankers. The trainees were lawyers, physicians, businessmen, retired government employees, and others. In line with the lending programs of DRBSLA, the participants also took up subjects on miracle rice, agricultural economics, and technical subjects in agriculture such as animal husbandry, poultry, and crop and vegetable production. There were 33 training courses on basic rural banking conducted by ACCI for CBP with 860 participants (Appendix Table 11).

The basic banking course for rural bankers was for a total period of 6 weeks, 5 weeks of which were handled by the Institute of Rural Banking in Manila and one week by ACCI in Los Baños. For the one-week session in Los Baños, the participants were given special courses in agricultural economics, agricultural credit, and some technical aspects of practical farming. The detailed subjects covered were: supervised credit, impact of the Land Reform Program, bank financing, farm management, marketing, and practical agriculture.

### Supervised Agricultural Credit

Training conducted for DBP included Pre-Service Training Courses for the prospective agricultural appraisers/inspectors/supervisors of the Bank. The duration of the training was 10 weeks (6 weeks in ACCI and 4 weeks in DBP). The subjects covered agricultural economics, farm management, marketing, agricultural engineering, agronomy, animal husbandry, duties and responsibilities of agricultural appraisers (banking practice), entomology, fishery industry, loan policies and channels, procedure of supervised credit, price surveys, and farm plan and budget.

On supervised credit, there were 22 training courses conducted for the different agencies such as PNB, Department of Education and Culture (DEC) - Vocational Agriculture School, RBs, and DA. The participants were livestock technicians, crop production technicians, rural bank technicians, vocational agricultural teachers, and other bank technicians. There were 1,202 participants who attended these training courses. The duration of the training ranged from 5 to 39 days (Appendix Table 12).

### Integrated Agricultural Financing/ Integrated Rural Financing

For effective implementation of IRF scheme, seminar/workshops and training courses were undertaken for farmer beneficiaries and technicians of the program. Development of a holistic approach to rural development was the main goal of the training program. Funding was provided by the IRF Program in cooperation with CBP, DA and RBs in the areas concerned. A partial list of the training activities is shown in Appendix Table 13.

### Third Country Participants Training Courses

The Institute also conducted training courses for the third country participants in collaboration with USAID and NEC. Subject matters included history and present status of cooperatives in the Philippines, description of coop education works, organization, administration, financing and coop education, field studies, coop management, agricultural credit, supervised credit, marketing techniques, cattle production, and poultry production. There were 27 training courses conducted for the neighboring countries such as Nepal, Vietnam, Bangladesh, Thailand, Ceylon, India, and Pakistan (Appendix Table 14). The 117 participants included bank officials, financial loan officers, coop leaders/officers, and credit supervisors.

### Participation in Related Activities

ACCI staff members were involved in activities outside the Institute. These included design and conceptualization of training programs for various clients and services as coordinator, consultant, trainer, moderator, lecturer/resource person, discussant, and evaluator for other UPLB units and outside institutions. They also served as members of Technical Working Groups (TWGs) of some Senate committees as the Institute's contribution to policy advocacy. Likewise, the Institute provided venue for meetings and seminars of cooperatives, federations, and unions like the Cooperative Union of Southern Tagalog (CUST), Cooperative Union of Laguna (CUL), and Philippine Federation of Credit Cooperatives (PFCCO).

### Development of Training Materials

#### ILO/MATCOM

The Material and Techniques for Cooperative Management Training (MATCOM) Project was launched in 1978 by ILO with the financial support of the Swedish International Development Authority (SIDA). In collaboration with cooperative organizations and training institutes in all regions of the world, MATCOM designed and produced materials for the training of managers of cooperatives and assisted in the preparation of adapted versions for use in various countries. MATCOM also provided support for improving the methodology of cooperative training and for the training of trainers.

The MATCOM Project was introduced to the Philippines in 1980 through the initiative of the then Director Rodolfo M. Matienzo. A series of Adaptation Workshops for Agricultural Cooperatives and Consumer Cooperatives Training Materials with ILO/MATCOM Project was conducted up to 1987. The Agricultural Cooperatives Management and the Consumer Cooperatives Training Materials were introduced in the country through a seminar/workshop. The main objective of the seminar was to adapt the MATCOM material to local situations.

The Manuals developed by ILO/MATCOM were called the universal edition and the adapted/pilot tested versions were the output of the seminars conducted locally. All the 16 elements of the Consumer Cooperatives Training Materials and the Trainer's Manual have been adapted to the Philippine condition by ACCI-UPLB in collaboration with BCOD-Ministry of Agriculture (MA). The curriculum guide for Agricultural Cooperatives Management Training Material contains syllabi for 24 Management subjects and it was on these syllabi that the training packages had been based. Of the 24 training packages for Agricultural Cooperatives, only six had been adapted or pilot tested in ACCI because of the constraint of limited financial support in the full implementation of the training program. Other organizations/cooperative institutions like the National Confederation of Cooperatives (NATCCO) adapted/pilot tested the training materials (Table 2).

Table 2. MATCOM materials/elements adapted/pilot tested by ACCI in collaboration with other agencies.

| MATERIAL  | CONTENT   |
|---|---|
| Trainer's Manual for Staff Training/ Consumer Cooperatives                                  | Organizing Training, Training Needs Analysis, Training Objectives, Designing Training Programs, Evaluation, Use of MATCOM Elements (Stock-Taking, Basic Rules for the Display of Goods, Basic Economics of a Consumer Cooperatives, Cash Control w/o a Cash Register, Salesmanship, Display of Goods in Self Service Coops, Shoplifting, Handling of Cash, Receipt of Goods, Building and Equipment for Small Coops, Weighing and Pre-packing, Cash Control using Cash Register, Planning & Controlling the Business, Price Marking, and Stock Control) |
| Trainer's Manual on In-Service Training Program For Managers of Area Marketing Cooperatives | Introduction, Identification of Group Problems, Expertise, Expectations, Organizing Area Marketing Cooperatives, Right People for the Right Job, Balance Sheet, Budgets, Promoting Cooperatives, Dealing with Others, Marketing, Project Appraisal, Training and Staff Development, Action Learning, and Evaluation   |
| Trainer's Manual on Supply Management   | Functions of Cooperative Farm Supply, Product Selection, Supplier Choice, Economic Order Quantities, Ordering and Receiving Goods, Warehouse Design and Storage, Stock Control and Stock Taking, Issues, Pricing and Procedures, Farm Supply Promotion  |
| Trainer's Manual on Project Preparation and Appraisal                                       | Project Identification, Data Requirements, Forecasting, Timing, Valuation, and Appraisal, Risk and other Variables  |
| Trainer's Manual on Staff Management  | Organization and Control, Objectives, Job, Selection and Recruitment, Staff Information, Remuneration, Motivation, Job Satisfaction, Communication, Staff Performance, Trade Unions, Labor Welfare and Labor Law, Training and Education  |
| Trainer's Manual on Collecting and Receiving Agricultural Goods                             | Introduction, Collecting and Receiving System, Management Alternatives, Cost of Collection, Number and Location of Collection Points, Optimizing Management Decisions, Transport Scheduling, Informing Members, Designing the Communication, Bag System, Designing the Reception System, Queuing, Sampling, Grading, Deception and Prevention, Calculation and Payments, Recording Procedures, Disputes and Decisions   |
| Trainer's Manual on Transport Management  | Need for Transport, Hired or Society Owned Transport, Purchasing Vehicles, Allocation and Scheduling, Maintenance, Regulations and Insurance, Costing, Control and Motivation, Replacement and Disposal of Old Vehicle  |

### Cooperative Manualization Revolving Fund

The Co-op Manualization Revolving Fund (CMRF) was established through the provision of a seed or initial fund consisting of grant funds from the International Labor Organization-Co-operative Entrepreneurship for Rural Development (ILO-CERD) and counterpart funds from collaborating Philippine non-governmental organizations (NGOs) and government organizations/government financial institutions (GOs/GFIs). The seed or initial fund was used in financing the editing, lay-out, design, and printing of the four competency-based trainers training manuals being developed by ILO-CERD. These manuals were sold to cooperative educational institutions and other cooperative practitioners/supporters. The Co-op Manualization and Management Council consisted of representatives from ILO-CERD, CDA, Polytechnic University of the Philippines (PUP), Cooperative Union of the Philippines (CUP), ACCI, Cooperative Foundation of the Philippines, Inc. (CFPI), and LBP.



The Fund was utilized in support of the activities geared towards the development, upgrading, reproduction, and promotion/marketing of cooperative training and educational materials. It provided a workable mechanism wherein the development of cooperative training and educational materials was pursued in a more systematic, continuing, and sustained basis. It also facilitated access of cooperatives to innovative, practical, and economical forms of training and educational materials enabling them to improve their organizational and business operations.

The manuals developed by CMRF are Trainers Manuals, Accounting Manual, Pre-Membership Education Seminar, Credit Management Handbook, Gender Sensitivity, Coop Management Staff, Coop Consultants, Audit Manual, Education and Training Manual, Election Committee Manual, and Pamphlets. These manuals had been developed for several target groups to enable them to continue the promotion and enhancement of cooperatives' entrepreneurial capabilities (Table 3).

Table 3. Manuals developed under the CMRF project.

| MATERIAL  | CONTENT   |
|---|---|
| Trainer's Manual on Cooperative Entrepreneurship for Board of Directors | Value Orientation and Team Building, Powers and Responsibilities of BOD, Human Resource Management, Understanding Financial Statements/Financial Ratios, Cooperative Policy Formulation                                     |
| Trainer's Manual on Gender Analysis in Cooperatives                     | Gender Awareness in the Coop Sector, Gender Analysis, Putting the Gender Specific Approach into Practice  |
| Trainer's Manual on Pre-Membership Education Seminar                    | Beginning and Philosophy of Coop, History, Coop Principle and Practices, Types of Coop, Organization and Management of Coop, Allocation and Distribution of Net Surplus, Factors for Success, Organization and Registration |
| Audit Manual for Cooperatives   | General Information, Conduct of Audit, Preparation of Audit Working Papers, Financial Statements and Audit Report   |
| A Handbook for Cooperative Education and Training Committee             | Making Education and Training Committee Effective, Designing a Training Program, Administration of Training, Development of Training Materials, Membership Recruitment and Development, Promotion of Cooperative Services   |

### Cooperative Education Forum

The Philippine Cooperative Center (PCC) organized cluster meetings tackling cooperative issues. In line with this is the monthly Coop Education Forum (CEF) initiated by CDA. In this forum, coop unions and federations join hands with government agencies and some universities in building a unified system of coop education and training in the country. The CEF produced the Basic Cooperative Orientation video entitled "Let's Co-operate". The video is in a DVD format which can be played in any DVD player and software. It has 5 modules, namely; History of Cooperatives, What is a Cooperative, Cooperative Principles, Cooperative Values, and Me and my Cooperative. ACCI was involved in the development of these modules and other activities regarding cooperative education. The video project aims to: (1) instill common understanding of the 'cooperatives' from among fellow cooperators, (2) promote cooperativism among the general public as a way of life, and (3) serve as a cooperative educational tool for pre-cooperative or membership seminars. The video is part of the thrust of CEF to develop an integrated and holistic cooperative education in the country. Another thrust of CEF is the development of cooperative education standards and accreditation system. CEF has already developed the competency map of cooperatives focusing on financial service cooperatives.

## RESEARCH PROGRAM

### Agricultural/Rural Credit

The formal financial sector has traditionally opted to limit extension of credit to the agricultural sector because of the high risks associated with farming activities. The possibility of crop failure brought about by natural calamities becomes a deterrent to the continuous flow of credit. In order to safeguard against non-repayment, formal institutional lenders would always require some forms of collateral. This requirement results in the exclusion or ineligibility of small farmers in borrowing from formal sources of credit where interest rates are comparatively lower than informal sources.

ACCI conducted several studies covering supervised credit, evaluation of other government lending programs and rural banking. These studies including the researchers and years conducted are listed in Appendix Tables 15 and 16. Abstracts of some of the research studies are presented in Appendix A.

### Supervised Credit for Agriculture: Operations and Evaluation

In the 1960s, ACCI has accepted the challenge to provide responsible leadership in generating public interest and support for the program of supervised credit because it recognized the tremendous potentials of such program for rural progress. Based on the findings of the study conducted by Gapud (1963) and Gapud and Dorado (1964) in Legazpi, Albay; a pilot project on supervised agricultural credit was jointly undertaken by the Cabanatuan City Branch of DBP and ACCI. This project aimed to test the practicability of supervised credit in the Philippines. The result of the project provided valuable information in planning and implementing an effective nationwide program of supervised credit that would address the problems of low agricultural production, lack of collateral, low net farm income, and low standard of living in the rural areas.

The two major components of supervised credit were: 1) providing adequate and timely credit and 2) intensive supervision involving practical farm management guidance based on a jointly developed farm production plan and budget by the trained technician, the farmer, and his family. Supervised credit means enough credit is given at the proper time to enable the farm family to realize enough income from the farm business to support a decent living for the family, pay for the cost of production, undertake small farm improvements, pay debts, and have reasonable reserves for unforeseen expenditures. In other words, it means giving credit in the right amount at the right time resulting in increased income and improved level of living for the farm family.

Not long after supervised credit was successfully implemented, its concept and methodology became the strategy for the implementation of the Food Self-Sufficiency Program of DA. The multi-sectoral approach that made use of the newly developed rice technology in raising yields up to three times was packaged for implementation in solving the perennial problem of rice shortage. Supervised agricultural credit became the cornerstone in convincing the farmers to accept the new high-yielding varieties (HYVs) over their age-old traditional varieties. The program called Masagana 99 was so successful in the early 1970s that it became the blueprint for all other crop and livestock production

## Other Government Lending Programs

### Agricultural Guarantee and Loan Fund (AGLF)

AGLF was initiated in 1966 as a measure to support the Four-Year Rice and Corn Self-Sufficiency Program. This credit scheme enabled rice and corn farmers to obtain production loans at liberal terms. Findings of the study conducted in 1970 indicated that AGLF has provided service to a large number of farmers who did not have collaterals to offer. However, the program faced difficulties due to non-payment of matured loans. The repayment problem was magnified by lax collection efforts. This non-collection served as an encouragement for others not to repay their loans. It was recommended that for the program to continue, a high rate of repayment must be attained.

### Nueva Ecija Land Reform Integrated Development Program (NELRIDP)

NELRIDP was instituted by the Government in June 1970 to accelerate the land reform movement and as a means to solve the problems in the implementation of RA 3844 or the Agricultural Land Reform Act. It was a province-wide pilot project on land reform and productivity which sought to pilot test alternative approaches for simultaneously accelerating land tenure transition and agricultural productivity and evaluate the strengths and weaknesses of existing government machinery and legislation which carry out national programs. Under the program, sufficient fund was to be provided to meet the agricultural needs of leaseholders in the provinces. In the implementation of the program, however, several problems cropped up. To overcome the problems, credit and marketing were tied-up and the FaCoMas were given the task of coordinating credit extension and collection and marketing of farm produce.

After two years of project implementation, a study tried to find out how far this expectation had been reached and also to ascertain the program's effectiveness by evaluating its credit and marketing aspects. It was thought that success in these operations will determine the overall success of the project.

The study found that the tie-up of marketing and financing contributed to the better repayment of loans since the scheme served as assurance to the production loan extended to the farmer-borrowers. The FaCoMas, however, were not solvent and were financially bankrupt; hence, they could hardly carry on their loan extension and marketing operations using their own resources. They relied heavily on ACA for production loan. The study recommended: a)

that the government policy to promote cooperatives in the country requires a reconstruction of the financial structure of FaCoMa to enable it to improve its financial reputation; b) immediate implementation of PD 175; and c) granting the provincial and regional offices of ACA more autonomy in the administration of loans to minimize the red tape in the processing and releasing of loans to FaCoMa.

### Central Bank - International Bank for Reconstruction and Development (CB-IBRD) Credit Program

In 1965, ACCI developed a proposal for a credit line from CB-IBRD to finance the agricultural medium and long-term credit needs of small farmers through the rural banks in the Philippines. This came to be known as the CB-IBRD credit program which aimed to obtain funds from IBRD while CBP shall release funds to rural banks in the form of Special Time Deposits against the approved loan applications of individual small farmers and users.

The proposal was approved which eventually gave way to the CB-IBRD Farm Mechanization Program. This was initiated in 1966 to provide loanable funds to farmers who wanted to mechanize and institute innovations in their farms. These loans were in the form of medium and long term loans designed to make repayment as easy as possible. In 1970, an evaluation of the program was conducted. Findings showed that 179 farmers were extended loans from 18 rural banks, the amount of which was dependent on the cost of equipment financed, the collateral offered, and the borrower's paying capacity. There was no consistent pattern in the repayment rate when related to the size of loan. There was also no significant difference in the receipts and expense items among tenure groups but there was a highly significant difference between the total assets of owners and part-owners relative to share-tenants.

### Rural Farmers and Agrarian Reform Support Credit Program (RASCP)

RASCP was a twin loan agreement between the Japan Bank for International Cooperation (JBIC) and the Government of the Philippines (GOP) to a) provide loan funds to LBP for lending to cooperatives in support of the credit needs of the agrarian reform beneficiaries, small farmers/fisherfolk/livestock raisers, and other groups/clients in the rural areas; b) provide an institutional strengthening program for the ARC cooperatives to improve their absorptive capacity not only as end-users of credit but eventually as integrator of agri-rural based industries; and c) strengthen LBP's overall supervision and monitoring of the Overseas Economic Cooperation Program (OECF) loan.

An evaluation was undertaken in 2005 to assess the accomplishments achieved by RASCP, determine if it contributed to the attainment of GOP's goal of poverty alleviation, evaluate whether extension of sub-loan to cooperatives had resulted to the improvement in income and livelihood activities, evaluate to what extent RASCP's consulting service was able to improve LBP's overall supervision and monitoring of JBIC loans, and verify lessons learned/recommendations of RASCP.

Findings showed that RASCP is relevant to the government policies of promoting agricultural development and agrarian reform. It was implemented as planned. The consulting service was effective in establishing pilot cooperatives, training of LBP personnel abroad and locally, improving the lending system of LBP through the development of computer applications and monitoring templates, creating proposed credit limits for high value crops (HVC), and proposing Technical Assistance (TA) tie-up.

RASCP-TA was effective in improving maturity classification of assisted ARC cooperatives and in increasing their memberships and business enterprises. There was an improved access to LBP credit window and an increase in the number of training programs received by ARC cooperatives. RASCP Financial Assistance (FA) and TA were effective in increasing the number of new businesses engaged in by cooperatives. RASCP-FA was also effective in raising the number of new businesses of agricultural cooperatives.

For farmers, the loan availment from formal sources increased with RASCP while the interest on loan paid decreased. For farmers under agricultural cooperatives with RASCP-FA, RASCP was effective in terms of providing credit to farmers. Comparing loan beneficiary farmers under ARC cooperatives, the number of farmers who were extended credit under ARC cooperatives with FA and TA was more than those under ARC cooperatives with TA only.

### Rural Banking

The study conducted in 1964 found that borrowers were satisfied with the services offered by the rural banks. They claimed that the loans granted to them were sufficient to meet their urgent needs. Repayment was also quite satisfactory because majority of the borrowers had paid their loans on or before maturity date. In their 10 years of borrowing, majority of the borrowers stated that the loan helped them increase their farm income.

In 1987, a research developed an early warning system that would enable CBP to efficiently allocate and schedule the use of its limited examination and supervisory resources, hence, the use of pre-examination data in the analysis. Using Multiple Discriminant Analysis (MDA), the study indicated that evaluation of the rural banks' performance must be based on data available before the start of examination and not on data obtained after the examination.

### Cooperatives

Several studies were conducted specifically on cooperatives. These covered topics on cooperative education, evaluation of cooperative programs and projects, case studies of selected agricultural and non-agricultural cooperatives and institutional issues and factors affecting performance of cooperatives. The lists of research projects undertaken on cooperatives are presented in Appendix Tables 17, 18, 19, and 20 for the cooperative education, program evaluation, case studies, and other studies, respectively.

### Cooperative Education

A cooperative continuously undertakes a program of education to strengthen its members' knowledge and ensure its growth. Such program is also important for officers because these are the people with responsibility for management. They must learn the essentials of business management and administration. It is also necessary for the cooperative to attract new members and protect its good image.

The 10 studies on cooperative education were conducted to assess the situation on cooperative education, evaluate the training courses conducted, and determine the manpower needs of the cooperatives and consequently determine their training/education requirement in the Philippine context.

A study done in 1964 on cooperative education in the Philippines found that there was a lack of coordination among government agencies and private organizations in their educational activities on cooperatives and that their activities were only in the form of two to four-hour promotional seminars. It also revealed that cooperative membership education and employee training had received very little attention.

A similar study in 1965, however, showed that a good number of cooperative educational programs involved already a number of agencies and organizations in their implementation. With the aggrupation of these organizations and agencies, the scarce resources for educational activities were utilized more effectively.

Having realized the pressing problems of member education, in 1964, ACCI, in collaboration with the CAO and the Central Cooperative Educational Board (CCEB), initiated a specialized training program for the discussion group leaders of cooperatives. Five training seminars were held from 1964 to 1965. Through a research study, these training programs were then evaluated to examine their effectiveness and improvements were suggested.

From time to time, the training courses implemented by the Institute were evaluated to suit the changing times and improve their contents.

A study in 1984 found that the manpower requirement of Philippine cooperatives is basically for the replacement of resigned and retired officers and employees and filling-up of vacant positions in existing cooperatives due to the expansion of operation and also in newly organized cooperatives. Compared to employees, the turn-over of membership in the BOD of cooperatives is faster in view of their tenure limitations. This means that there is a need to train more new manpower for effective leadership. The employees, too, will need refresher courses to update their knowledge and skills in new technology. There should also be a greater opportunity to offer advanced courses for more sophisticated management techniques that would lead to higher productivity and profitability.

Training needs of cooperative manpower had been shown to be not only confined to specific requirement of their jobs in the cooperative but also to the values conducive to the requirement of the organization. It had been shown that although most cooperative manpower had undergone training on principles and practices, these were not necessarily translated in effective management and operations.

### Evaluation of Government Programs/Projects

Government programs that were evaluated by the various research projects included the Samahang Nasyon Development Program (SNDP), Samahang Nasyon Support Project (SNSP), Cooperative Marketing Project (CMP) and Cooperative Rural Banking.

### Samahang Nasyon Development Program (SNDP)

The new concept in cooperative development through the institution of a pre-cooperative otherwise known as Samahang Nasyon was fully documented as a result of ACCI's involvement in its research and evaluation component.

The research program documented and provided feedback on the SNDP's premises and implementation experiences attendant to its organizational and developmental phases. The impact analysis was limited to the comparison of the socio-economic elements about the members and non-members of SN. This included the magnitude or amount of change and its directions whether positive or negative. The institution building component compared the trends and prospects of SN based on education, savings, discipline, accounts, and record keeping. All these aspects were geared to the vision that SN will be a permanent and self-reliant institution.

ACCI was commissioned by DLGCD, through the financial support of the International Development Research Centre (IDRC), to undertake research and evaluation of SNDP. Appendix Table 18 presents the studies conducted regarding the program. A total of 13 component studies were conducted. They covered all the phases of SNDP starting from the benchmark to the terminal phase and all sectors involved in the program.

Based on the results of the study, a program modification was suggested. By design, it was envisaged that SN would become a self-reliant and permanent institution at the local level. The picture presented in the research had applicability to other programs requiring behavioral changes in the context of institution building. Considerable cross-sectional and time-series information had been generated on local conditions for both farmer and institution levels. It was envisioned that the project clientele cannot be subjected to cold experimentation of "doing this and that". If the program were to succeed in the long run, their involvement and resource commitments would be required.

Ten special studies were conducted using the data collected in the component studies. These were mostly master's theses of ACCI staff. Topics of the studies were on operation, leadership, savings, impact on farm management, views and

attitudes of local government officials, and many others.

### Samahang Nasyon Support Project (SNSP)

SNSP was an offshoot of the research project entitled "Samahang Nasyon Development Project" which was pilot tested in 6 SNs in Pangasinan and Camarines Sur. SNSP was a joint undertaking of BACOD, National Economic and Development Authority (NEDA), and USAID with the primary purpose of strengthening the SN structure through the provision of loan packages and other support services. It officially started in 1979 and ended in 1981.

The SNSP evaluation research project which was conducted in 1989 tried to evaluate the status/impact of SNs' income generating projects financed through SNSP lending program. Using a pre-tested survey schedule, a total of 60 sample SNs were randomly selected from the 156 SNs which were granted SNSP loans from 15 provinces in 8 regions of the country. Three officers and 3 ordinary members were also interviewed from each sample SN together with the SNSP technicians supervising the sample SNs.

The study revealed that SNs were, in general, not neglectful of their duties and responsibilities. In terms of loan repayment, SNs were likewise not unmindful of their obligations. Regarding

the members' commitment towards their SNs and/or SNSP projects, the proportion with positive commitments was high. The study, however, noted some shortcomings in the implementation of the project. If the project's lending and training activities will be continued, the project should be made more responsible to the needs of the clientele.

### Cooperative Rural Banking

The study in 1990 revealed that as a whole, the cooperative rural banking is not financially sound during the period 1985-1989. The SNs/cooperatives which were the major stockholders of CRBs and the intended primary patrons of the banks are organizationally weak and small to provide the necessary support needed by CRBs in terms of savings and capital build-up. Patronage of CRBs by farmer-members of SNs/cooperative as a source of loanable fund was very low. In the light of the problem of viability and the need to strengthen the financial, management, organizational, and operational capabilities of CRBs, recommendations for an effective rehabilitation scheme were offered. Among these were: 1) CDA and CBP should come up with and implement policy guidelines regarding the lending and collecting operations of CRBs; 2) Provision for branch banking should be studied; 3) Increase capitalization of CRBs; and others.

### Case Studies on Cooperatives

From 1965 to present, several case studies were conducted. These were on FaCoMas, credit unions, consumer cooperatives, feedmilling cooperatives, and many others. The case studies documented the operation, management, financial conditions, problems, and success and failure factors which other cooperatives can emulate or evade.

For example, the case studies on feedmilling cooperatives demonstrated the success in the agricultural sector and the ability of the small and medium-scale farmers to do successful businesses on their own initiative and capacity. They also showed that cooperatives are viable vehicles for modernizing and industrializing agriculture, thus, meriting government and public recognition and support. Five feedmilling cooperatives were evaluated. These were the Soro-Soro Ibaba Development Cooperative (SIDC), Luntian Multipurpose Cooperative, LIMCOMA Multipurpose Cooperative, Agro-Industrial Cooperative of Mataas na Kahoy (AICOM), and Cavite Farmers Feedmilling and Marketing Cooperative (CAFFMACO). The highlights of the findings of these studies are presented below:

#### SIDC: A Community-Initiated Billionaire Cooperative

SIDC is a good example of a success story of an agricultural cooperative. Starting from a humble beginning in 1969, it has grown into a billion-peso cooperative serving the interests of its members, the community, and the cooperative sector. Despite the economic difficulties confronting the nation, SIDC had managed to continuously respond to its members' needs. Through its services, the members continually reap benefits from their cooperative.

#### Luntian Multipurpose Cooperative: A Small Farmers Feedmilling Cooperative

Luntian MPC was organized because the small poultry and livestock raisers in Tiaong, Quezon realized the need to produce their own feed requirements for the stability and profitability of their businesses. Within 8 years of operation, the cooperative has proven that its members can depend on themselves for the production of quality feeds at competitive prices. The key to the cooperative's success lies not only on the dedicated officers but also on its members who have good track record in business, integrity, and good standing in the community.

#### LIMCOMA Multipurpose Cooperative: The Case of Big Growers Feedmilling Cooperative

The growth of LIMCOMA MPC demonstrated the initiatives of big growers who were largely part-time poultry and swine producers in steering a cooperative



from a simple manual feed mixing operation to an electronic, highly mechanized feed mixing system, and an integrated business arrangement. Their perseverance and vision to have their own feeds supply at reduced cost through the cooperative way drove them to have a very successful feedmilling business and integrated business operation. Its success is a confluence of various factors such as the involvement of local talents and resources in building the cooperative; precise identification of services that support the needs of members; and presence of dedicated and capable leaders during the organization's initiation, growth, and development.

#### **AICOM: A Small Producers-Initiated Feedmilling Cooperative**

AICOM is a realization of the small poultry and swine growers' vision to produce feeds for their own poultry and livestock and to improve their economic well-being and of the community. It is fortunate to have members who understand the plight of small producers and who share their vision and expertise to improve the community's socio-economic condition. The initiative and perseverance of the pioneering members to organize the cooperative and to maintain the loyalty as well as patronage of the officers and members are the key elements to the success of AICOM.

#### **CAFFMACO: A Community-Initiated Multi-Million Cooperative**

CAFFMACO was organized with the objective of providing its members with livelihood and continuous supply of quality and affordable feeds. Non-government and government organizations such as the International Institute for Rural Reconstruction (IIRR), Philippine Rural Life Center (PLRC), and Cavite Inter-agency Institute Conference (CIAC) played important roles in its organization and development by providing training and financial support. For about 29 years, it has grown into a multi-million peso cooperative and continuously supplies not only quality feeds but also provides financial benefits and complementary services such as market for products, technical assistance, supply of farm inputs, and capital. Its success can be attributed to: a) dedication of the cooperators, b) support from some government and non-governmental organizations, c) competent and dedicated officers, d) competent and dedicated management and support personnel, e) continuous education of members, and f) participation of members in cooperative's activities.

#### **FICOBANK: Beginning, Growth, and Outlook**

The First Isabela Cooperative Bank (FICOBANK) is one of the 13 CRBs conceived as a part of the Regional Cooperative Development Program for Cagayan Valley (RCDP-CV). Launched in 1973 with financial support from the Canadian International Development Agency (CIDA), RCDP-CV aimed to improve farm productivity, diversify agricultural production, increase farm household income, and install a system of cooperatives to support the development program. Starting in 1990, FICOBANK expanded its business operation on lending and deposit generation. Loan delivery had shifted from small-farmers loans through the SN to direct individual loans. As of 2009, FICOBANK has been offering 19 different types of loan, most of which were commercial. Loans offered are categorized as agricultural, commercial, others, and microfinance. Total assets rose from PhP7.86 million in 1989 to PhP1,621.34 million in 2009. The success factors include institutionalization of planning for the Bank, close monitoring and computerization of operation, aggressive capital build-up and savings mobilization, training of officers, incentives and support system, introduction of centralized fund management, goodwill and quality service, organization of branches and right choice of branch offices, and smart management.

#### **Other Studies on Cooperatives**

These studies covered diverse areas on cooperatives (Appendix Table 20) that included the following: assessment of the socio-economic impact of cooperatives in Region IV, analysis of cooperative development in the Philippines, inventory survey of cooperatives under PD 175, member participation and business operations of various types of cooperative organization, factors determining institutional effectiveness and viability, organizational capability and institutionality of Philippine cooperatives, factors affecting organizational behavior and performance of pre-cooperatives, feasibility study on organizing an Apex cooperative bank, and farm organizations in coconut-producing areas. Others were on role of cooperatives and other agencies in community development, evaluation of cooperative unions, thrusts and directions of the integrated cooperative system, and effects of structured environment on institutional building program. A recently-concluded study focused on policy issues and directions for strengthening rural institutions including cooperatives, microfinance-NGOs, and irrigators' associations.

#### **Action Research Program**

Several action research programs were also conducted to enhance ACCI's activities relating to information dissemination, providing technical assistance to cooperatives, and improving networking among cooperatives and other organizations. These research projects are enumerated in Appendix Table 21.

#### **Radio Program**

The radio program of ACCI has been aired in DZLB, 1116 KHz since the early 1970s. It is the way of ACCI to reach out to the people and educate them and/or give information on cooperatives. It started with the program title "Ang Kooperatiba" which later was re-titled to "Kilos Kabayan". Under the "Kilos Kabayan", the program was simultaneously aired in DZLB and Radio Veritas for a year. The subject matters tackled were on cooperatives, agrarian reform, nutrition, and family planning. The program title was again changed to "Malayang Pagsasaka Radio Program" (MPRP). It was in the program where the School on the Air Program (SOA) started. SOA topics included cooperatives, agrarian reform, local government code, halamang gamot or medicinal plants, nutrition, and family planning. After graduation, participants of the SOA program were given training on the kitchen technology approach on halamang gamot. The MPRP was renamed again to "Tulong Ugnayan Radio Program" (TURP) to capture additional services which included mass based training among its listeners and SOA participants. In five years, SOA covered 50 barangays of Batangas, Cavite, Laguna, Rizal, and Quezon. The airing of the program was stopped for five years due to the bog-down of UPLB's transmitter. In 2008, however, ACCI in partnership with the San Roque Tulay Akbay sa Kaunlaran Cooperative (SR TASKCO) started its program entitled Tulong Ugnayan Sa Kaunlaran (TASK) airing topics on cooperatives, halamang gamot, and livelihood.

### **Cooperatives Laboratory Program (CLP)**

The CLP was conceived and implemented by ACCI to a) establish a continuing venue through which innovative cooperative development strategies can be designed and field-tested on a limited scale; b) establish different types of “model” cooperatives which can be used for research, extension, and instruction on cooperatives development; and c) strengthen ACCI’s applied expertise on cooperatives development and management. The program essentially revolved around the formation and management of different types of cooperative in Region IV to be used as models for duplication in other parts of the country. The research emphasis was on the development of alternative strategies to strengthen different types of inactive or distressed organization that currently exist in the country.

Under the program, four types of cooperative were covered. These were the STDC, Los Baños Market Vendors and Retailers Cooperative (LB-MAVERCO), Laguna Farmers Marketing Cooperative Federation (LFMC), and the UPLB Consumers Cooperative Association. The first two involved the pilot testing component while the last two covered the rehabilitation (strengthening) component.

In 1991, the ACCI Multipurpose Cooperative was also established under the program.

### **UPLB Credit and Development Cooperative (UPLB CDC)**

The UPLB Credit and Development Cooperative (CDC) was established in 1961 through the leadership of ACCI Director Nathaniel B. Tablante as UPCA Credit Cooperative Union, Inc. The Cooperative grew steadily from 173 members in 1961 to 7,092 in 2010 having total assets of PhP585.23 million. Currently, it is the largest cooperative in the province of Laguna. The strength of the Cooperative is anchored on the adherence to the ideals of cooperativism. Initially catering to the employees of UPLB and teachers of the Maquiling School, Inc., membership had expanded to include self-employed persons, market vendors, jeepney and tricycle drivers/operators, and employees of other areas like Calamba, Los Banos, Bay, and Calauan. Aside from credit, it manages a grocery store, a housing project, and other special projects. In 1995, it was awarded as the most outstanding cooperative of the Philippines during the National Cooperative Month Celebration sponsored by CDA.

### **Fishery Cooperatives Development Research Program (FCDRP)**

This program (FCDRP) was an offshoot of the enactment of RA 8435, otherwise known as the Agriculture and Fisheries Modernization Act of 1997 (AFMA). The Fishery-Based Cooperatives (FBCs) are part and parcel of the Philippine cooperative movement which are being developed and continuously supported by the government under RA 6938 and RA 6939. These cooperatives, however, were not given the same attention and care enjoyed by other sectors of the movement. Unlike others, FBCs were not provided with the systematic and continuing education and training, sustained financing, skills and/or capability building, and marketing/processing assistance programs in the past. Also, they were not the focus of research and development studies. It is in this context that the research program was undertaken in 1998.

The objectives of the research program were to assess and establish the status and financial conditions of fishery-based cooperatives in the country, and to gather additional information critical to the design and implementation of an effective fishery cooperatives development program for the country. To accomplish the objectives of the program, six studies were undertaken, namely; Directory of FBCs in the Philippines, Rapid Rural Appraisal of Selected Fishery Cooperatives in the Philippines, Status and Financial Conditions of FBCs, Socio-economic Characteristics/

Conditions of Officers and Members, Network and Training Needs of FBCs, and Policies, and Plans/Programs Researches on FBCs.

### **Directory of FBCs in the Philippines**

The directory was created and/or established from the list of all registered cooperatives in 14 regional extension offices of CDA. A fishery cooperative or fishery-based cooperative for purposes of the directory are all cooperatives whose majority of the members are engaged in fish or fishing related business activities; and/or all cooperatives which by themselves are performing such activities. The directory was organized and presented by region, province, and municipality. The name of cooperative, registration number and data, type, and nature of business were also presented. The National Capital Region (NCR) and Cagayan Valley had the least number of registered fishery cooperatives with 9 and 35 cooperatives, respectively. On the other hand, Eastern Visayas and Southern Tagalog had the most number of registered fishery cooperatives with 402 and 399 cooperatives, respectively. There was a total of 2,147 registered fishery cooperatives in the Philippines.

### **Rapid Rural Appraisal of Selected Fishery Cooperatives in the Philippines**

A rapid appraisal of seven selected fishery cooperatives from Luzon (3), Visayas (2), and Mindanao (2) was conducted. The socio-economic conditions of fishery cooperatives, officers and members were better than what have been usually perceived; and majority of the operating fishery cooperatives had positive network. The cooperatives’ business ventures included all or any combination of the following: fishing in the open seas, fish growing in pens or ponds, fish marketing on wholesale basis, credit distribution to members, selling of inputs and other supplies, and operation of a consumer store. Fishery cooperatives had few and weak linkages with development or financial institutions/agencies and they had no network of their own. The officers and members of fishery cooperatives had not familiarized themselves with the cooperative philosophies, principles, and practices.

### **Status and Financial Conditions of FBCs**

Findings revealed that more than half of the registered FBCs as of December 1997 still existed and remained active as of September 1999. They were in existence for about 5.2 years with an average of 37 members and paid-up capital of PhP130,000 as of 1998. Ninety percent were still in business with a gross income of PhP276,927. The average net surplus was increasing. Networth grew by 51% per annum during the past 5.2 years; total assets by 65%.

Organizational structure of FBCs was as provided in RA 6938 but only few had functioning committees on audit and inventory, education and training, and election. Majority of the FBCs were not preparing budget. Documents were not systematically filed and recorded. Although majority prepared financial reports, only more than half were audited.

### **Socio-economic Characteristics/Conditions of Officers and Members**

The officers and members of FBCs were relatively young, male, and married with a household size of 6 members. They had completed about 9.5 years of formal schooling, residing in the barangay for 34 years, and engaged in fishing and fishing related business for about 16.5 years. They were living in relatively spacious and durable housing facilities with a value of PhP109,399 per unit. Half of the FBC officers and members owned a piece or pieces of agricultural, residential or commercial real estate properties. Their children were studying in public schools.



The average total household income of FBC officers and members was estimated at PhP87,795 per household while expenses were estimated at PhP69,432. Accumulated savings amounted to PhP20,537 per household, even though the source of income was seriously affected by uncontrollable factors. More officers were able to avail of loans, the amount of which is bigger than those of members. They believed that the problems of their cooperatives can be addressed through the technical and financial help of the government, FBC members' cooperation, and officers' leadership.

### **Network and Training Needs of FBCs**

Based on the assessment of the Fishery-based cooperatives' management and business performance as well as their officers' and members' knowledge on cooperatives, the training urgently needed by FBCs included the following: 1) Training/Seminar on Cooperative Laws (RA 6938 and RA 6939); 2) Basic Cooperative Management/Administration; 3) Leadership/Value Formation; 4) Planning, Budgeting, and Entrepreneurship; and 5) Project Identification and Feasibility Study Preparation. The formation of a national network of FBCs in the country was very encouraging.

### **Policies, Plans/Programs, and Researches on FBCs**

The institutions covered by the study were composed of 3 international organizations, 12 national government agencies/institutions/NGOs, and 44 region-based government and NGOs. There were institutions that can help all the way from promotion, organization, and development of FBCs. Some research and training institutions had the capability to assist in developing FBCs' business and managerial capabilities. There were few existing institutions with specific plans and programs that directly contributed to the strengthening of FBCs. Many research institutions were involved in technology research on fisheries and aquatic resources. Socio-economic research studies on FBCs were few.

In a nut shell, the study conducted confirmed the existence of FBCs. They had very encouraging business performance and relatively stable financial conditions with networth of PhP268,000 as of 1998 and average income of PhP277,000. Some problems and weaknesses, however, beset the FBCs. They had very weak linkages, engaged in a limited number of business activities, and engaged in undesirable business or management practices. The FBC officers and members were not well-versed on cooperative philosophies and principles as well as current policies for cooperative development in the country. These deficiencies, however, were felt as a result of not providing continuing education and training as well as the absence of definite financial/credit assistance program for FBCs.

FBCs are a resource that cannot be ignored. They are a significant and very useful resource whose deficiencies need only be corrected and directions refocused toward more substantial fishery business activities. Such activities can lead to greater economic benefits to members and fishery communities and are expected to contribute to the enhancement of the country's global competitiveness and attainment of food security.

### **Books Published/Chapter in a Book/Technical Review of a Book, Journal Articles, and Papers Presented**

The lists of books, journal articles, and monographs written by the ACCI staff are presented in Appendix Table 22. The papers presented in various local and international conferences, fora, seminars, and scientific meetings are shown in Appendix Table 23, although the list is not complete.

Two books were published by the ACCI staff. The first was entitled "The Path to the Success of Cooperatives", co-authored by E.V. Mendoza and E.T. Castillo; the second, "Cooperative Banking in the Philippines" co-authored by E. T. Castillo and E. V. Mendoza. The first book was published by the University of the Philippines Press in 2006. The 302-page book is composed of five parts, namely; Basic Concepts, Membership Support: The Key to Cooperative Success, Success Factors for Cooperative Operations, Success Factors for Business Operations, and Management Evaluation: An Indispensable Tool in Management Improvement.

The second, a 108-page book was published by the Development Academy of the Philippines (DAP), and is composed of seven chapters, namely; Agriculture and the Financing System, Theory and Principles of Cooperation, the SNDP, Regulation of Cooperative Banks, The Growth of the Cooperative Banking System, Operation of the Cooperative Rural Banking System, and Prospects for Development.

Most of the journal articles written by the staff were based on the findings of their research projects and their involvement in technical assistance related activities. The articles were mainly published in the Philippine Cooperatives Review and Journal of Agricultural Economics and Development (JAED). The Philippine Cooperatives Review was initiated by ACCI in 1998 with the financial support of the Management Training Assistance Program of DA. JAED is a publication of the Philippine Agricultural Economics and Development Association (PAEDA) where many ACCI staff are members.

Papers presented including professorial chair lectures provide another way by which research findings were disseminated to clients including the academe, policy-makers, industries, funding agencies, and other stakeholders in the cooperative and financial sectors. The sponsors of seminars and symposia where papers were presented include government agencies such as the Philippine Council for Agriculture, Forestry and Natural Resources Research and Development (PCARRD), Bureau of Agricultural Statistics (BAS), CBP, Philippine Coconut Authority (PCA), Agricultural Credit Policy Council (ACPC), and Cooperative Foundation of the Philippines, Inc. (CFPI), among others; educational institutions such as UP, Asian Institute of Management (AIM), and Asian Institute of Technology (AIT); academic associations like PAEDA and International Agricultural Society of Southeast Asia (IASSEA); the Congressional Commission on Agricultural Modernization (AGRICOM), and private organizations like Financial Executive (FINEX) and Metro South Cooperative Bank. Aside from cooperatives and rural finance, other topics were on the potentials of azolla, socio-economics of coconut, land tenure, and impact of agricultural support services projects.

### Other Non-Cooperative Studies

The ACCI faculty and staff also conducted research other than those on cooperatives depending on their interest and their expertise. Appendix Table 24 presents the research areas covered by the staff. These included the following: marketing of HYVs, evaluation of pasture lease program, azolla studies, agricultural support services, land conflict, policy issues on technology transfer, and rapid rural appraisal of agro-industrial sector.

### INSTRUCTION

Cognizant of the vital role played by formal education in the promotion and development of cooperatives in the country, ACCI pursued its mandated instruction function in the university via curricular development. Being one of the institutes in UPLB primarily tasked to contribute to agricultural and rural development, the challenge for ACCI is to address the basic problem of lack of education among the people manning the cooperatives. This weakness of the cooperative movement was and still is one of the major reasons causing mismanagement that eventually leads to failure of many cooperatives. In the 1980s, there was a clamor from many cooperative leaders to look into the pressing need of professionalizing people involved in managing cooperatives; be they officers or employees. Ordinary members need to be trained to prepare them for management and leadership positions in the future. The response of the academe was to develop degree and non-degree academic programs in cooperatives.

In congruence to ACCI's decision to develop and offer academic programs, its instruction function was formalized by the UP BOR in 1987 when 10 of its research/extension and professional staff (REPS) were converted into members of the UPLB faculty. Even prior to their conversion, several of them had been teaching in the Department of Agricultural Economics (DAE), the former Department of Agrarian and Cooperative Studies (DACS), and DAM of CEM. Some of them handled courses such as AECO 136 (Cooperatives) and AECO 170 (Rural Finance) under DAE of CEM serving as Lecturers. Others were actively involved in the Diploma in Agriculture Program of CA where they taught some courses included in the program while others handled cooperative courses under the Master of Professional Studies of CEM.

### Academic Graduate Programs

In response to the growing need of professionalizing people involved in the promotion and development of cooperatives, the Institute developed two master's degree programs.

#### MM-CM

This program was offered under the then DACS of CEM which consisted of faculty from the Agrarian Reform Institute (ARI) and ACCI. It was a two-year non-thesis program for practitioners and prospective cooperative managers and leaders. Being under the MM umbrella, the program was a joint undertaking of DACS with DAM, also of CEM.

#### Objectives

The program was designed to develop professionals in development planning, organizing, and managing cooperatives as business organizations. It also sought to provide a system of quality education for the cooperative movement.

### Curriculum

MM-CM required a minimum of 42 units of graduate credits (Table 4). Its main thrust centered on developing the management skills of students on development planning, organizational behavior, managerial problem-solving, and decision-making. Emphasis was also placed on financial and marketing management and economic analysis of cooperative projects.

Table 4. MM-CM Curriculum.

| CORE COURSES     |   | UNITS |
|------------------|---|-------|
| MGT 201          | Organization and Management                             | 3     |
| MGT 213          | Management, Accounting, and Control                     | 3     |
| MGT 231          | Human Behavior in Organization                          | 3     |
| MAJOR COURSES    |   |       |
| MGT 205          | Development Perspective                                 | 3     |
| MGT 207          | Managerial Problem-Solving and Decision-Making          | 3     |
| MGT 221          | Quantitative Methods in Administration                  | 3     |
| MGT 215          | Financial Management                                    | 3     |
| MGT 251          | Marketing Management                                    | 3     |
| COST 201         | Theory and Comparative Development of Cooperatives      | 3     |
| COST 202         | Organization and Management of Cooperatives             | 3     |
| COST 203         | Cooperative Legislation                                 | 3     |
| COST 291         | Special Topics  | 2     |
| COST 298         | Field Studies   | 3     |
| COST 299         | Graduate Seminar  | 1     |
| ELECTIVE COURSES |   |       |
| AECO 241         | Economic Analysis and Planning of Agricultural Projects | 3     |
| ABM 241          | Agricultural Production Management                      |       |
| TOTAL            |   | 42    |

The curriculum was composed of three groups of courses: the core (9 units), major (30 units), and a three-unit elective course. Other requirements for graduation included a general weighted average grade of 2.0 or better for all the courses taken, a field practicum, and a comprehensive examination.

MM-CM was approved for implementation in 1988 and was abolished when another program, the MPAf-CM was approved and implemented in the year 2000. New applicants for MM-CM were no longer entertained but those who were currently enrolled were allowed to complete their program although MPAf-CM was already in place.

### MPAf-CM

This program was developed when CPAf was established in 1998. CPAf was constituted from the faculty and staff of ACCI; the Department of Development Management (DDM), now the Institute of Development Management and Governance (IDMG); ARI, renamed as Institute of Agrarian Studies (IAST) and later as Institute of Agrarian and Rural Development Studies (IARDS); Center for Policy and Development Studies (CPDS), now Institute of Strategic Planning and Policy Studies (ISPPS); and part of the Department of Agricultural Education and Rural Studies (DAERS) under CA, now Institute of Community Education (ICE).

Cooperative Management is one of the five major fields of specialization of the MPAf program. The other four fields are Agrarian and Rural Development Studies, Education Management, Local Governance and Development Management, and Strategic Planning and Public Policy.

### Objectives

The MPAf program is intended to train both practitioners serving government and non-government institutions, as well as scholars dedicated to the analysis of public issues, particularly as they relate to the improvement of public welfare. It is a

professional degree structured around concepts and skills essential to policy and planning, and management activities within governmental, quasi-governmental organizations, business entities, and other civil society organizations. Graduates of this program should be competent in planning, organizing, leading, and evaluating activities within the governmental and quasi-governmental organizations.

Its specific objectives are:

1) Graduates are expected to have developed awareness, understanding, and appreciation of the various development theories and concepts that will enable them to discern the dynamics of development.

2) They are also expected to have developed the analytical capability in making public choices and actions consistent with the needs of the times in order to bring about higher level of societal welfare.

3) Finally, they should have learned the tools necessary to gain competencies in managing socio-cultural affairs.

In addition to the general objective set forth in the MPAf umbrella program, the Major in Cooperative Management as an area of specialization has the following objectives:

a) To promote cooperative ideals, principles, and practices as means of pursuing economic growth and human welfare.

b) To expand knowledge, skills, values, and attitudes on cooperativism.

c) To produce a cadre of professionals for managerial and development oriented careers in cooperatives.

The MPAf-CM was designed to promote cooperativism as a profession as well as a social organization.

### Curriculum

It is divided into: 13 units of core courses common to all the areas of specialization, at least 12 units of specialization courses (Cooperative Studies Courses), three units of Field Studies, two units of special topics, and one unit of Graduate Seminar, for a total of 31 units. The titles of the various courses are shown in Table 5. A full-time graduate student can complete the program in one year (2 semesters and 1 summer).

Table 5. The MPAf-CM Curriculum.

| CORE COURSES (13 units)                   |  | UNITS |
|---|--|-------|
| PAf 201                                   | Political Economy of Public Affairs                | 3     |
| PAf 203                                   | Data Analysis and Modeling of Public Affairs       | 4     |
| PAf 204                                   | Ethics in Public Affairs                           | 3     |
| DM 224                                    | Public Affairs Management in Development           | 3     |
| REQUIRED COURSES (12 units)               |  |       |
| COST 201                                  | Theory and Comparative Development of Cooperatives | 3     |
| COST 202                                  | Organization and Management of Cooperatives        | 3     |
| COST 291                                  | Special Topics                                     | 2     |
| COST 298                                  | Field Studies                                      | 3     |
| COST 299                                  | Graduate Seminar                                   | 1     |
| ELECTIVE COURSES (6 units to be selected) |  |       |
| COST 140                                  | Cooperative Banking and Finance                    | 3     |
| COST 141                                  | Cooperative and Rural Credit                       | 3     |
| COST 150                                  | Cooperative Marketing                              | 3     |
| COST 160                                  | Education and Training in Cooperatives             | 3     |
| COST 203                                  | Cooperative Legislation                            | 3     |
| MGT 271                                   | New Enterprise Planning and Management             | 3     |

### Undergraduate Cooperative Studies (COST) Courses

Initially, ACCI was offering seven undergraduate COST courses (3 units each) namely:

- 1) COST 110 (Fundamentals of Cooperatives)
- 2) COST 120 (International Cooperative Development)
- 3) COST 130 (Philippine Cooperative Laws and Institutions)
- 4) COST 140 (Cooperative Banking and Finance)
- 5) COST 141 (Cooperative and Rural Credit)
- 6) COST 150 (Cooperative Marketing)
- 7) COST 160 (Education and Training in Cooperatives)

These undergraduate courses were originally developed as part of the BS Cooperatives proposed in 1995. While the proposal was favorably considered at UPLB and supported by a number of organizations/agencies both government and non-government who work for the growth and development of cooperatives in the country, it was shelved at higher levels. Afterwards, it was proposed and duly approved that the undergraduate COST courses included in the BS Cooperatives program be offered as service/elective courses or cognate courses of undergraduate/graduate students. Two of the original seven courses were abolished because there were no enrollees for more than five years. These are COST 120 and COST 130.

### Others

Aside from the faculty members' active involvement in the curricular offerings of ACCI, they were also tapped as lecturers by other units/colleges in their academic programs like the Diploma in Agriculture of CA and the Master in Professional Studies (MPS) of CEM.

ACCI also engaged in an off-campus mode of instruction. Several faculty members were requested to teach COST courses in UP Diliman under the College of Social Work and Community Development (CSWCD). Courses taught included COST 201 and COST 202 during the second semester of Academic Year 1990-1991.

### Students and Graduates

#### MM-CM (1988-2000)

Nine graduate students completed their degree under the MM-CM program. There were more students who were admitted than those who had completed the program. The primary reasons were: financial difficulty, personal (family) problems, and shifting to another major field.

A number of students took some COST courses with MM-CM as their cognate field including Filipinos and foreigners from Indonesia, Thailand, Nepal, and Japan, among others.

Many interested individuals (local and international) wrote ACCI and inquired about and showed interest in attending the MM-CM program. Since ACCI was unable to provide financial support, these students did not pursue their application for admission to the program.

#### MPAf-CM (1999 to date)

From the first semester of Academic Year 2000-2001, a total of 16 students were admitted to the MPAf-CM program, one of whom was from Cambodia. Of these, only 11 actually enrolled of whom only five completed the program. Four graduated as scheduled (Summer of 2001, 2002, 2003 and 2004) while the last one graduated second semester of Academic Year 2007-2008. The last two of the 16 qualifiers are now currently enrolled under the program while others who were admitted earlier did not continue due to varied reasons.

### Student Advising and Students' Research

#### Student Advising

Faculty members of ACCI served as chairpersons or members of students' advisory committees under the MM-CM and MPAf-CM programs. Faculty members concerned were issued appointments by the Graduate School of UPLB. A number of students from other units/colleges of UPLB consult (then and now) ACCI faculty members regarding their courses with lessons related to cooperatives. Non-ACCI students whose theses were on cooperatives consulted ACCI faculty members.

### Students' Research Works

Different types of cooperative were studied by the graduate students who enrolled under the two programs. The titles of most of the research works conducted by the graduate students by program, the year the studies were conducted, and the respective names of the authors are shown in Table 6. Abstracts of these research works are shown in Appendix B.

Table 6. Graduate students' research works by program, title, and year.

| TITLE   | PROGRAM | YEAR | AUTHOR                 |
|---|---------|------|------------------------|
| Performance Evaluation of the Pinamlayan Irrigators Development Cooperative   | MM-CM   | 1996 | Jumaquio, Graciano C.  |
| The Consumers Cooperative: The Case of "KPN Universitas" Jember East Java, Indonesia  | MM-CM   | 1997 | Kiswanton, Yogi        |
| Strategy Enhancement of the Agribusiness Sector of a Village Unit Cooperative in Pasuruan, East Java: An Indonesian Case          | MM-CM   | 1997 | Kawima, Dewi Prihatini |
| Planning and Control System in PUSKUD – Bengkulu Agricultural Secondary Cooperative: An Evaluation (Bengkulu Province, Indonesia) | MM-CM   | 2000 | Badrudin, Redy         |
| Doña Lucia Multi-purpose Cooperative: A Case of Performance Evaluation  | MM-CM   | 2000 | Dones, Milagros S.     |
| FARBECO Multi-purpose Cooperative: A Study of an Agri-based Workers Cooperative   | MPAf-CM | 2002 | Reynoso, Luis M.       |
| The Performance Evaluation of New Batong Malake Public Market Multipurpose Cooperative (NBMPM-MPC)                                | MPAf-CM | 2003 | Jacela, Florencio S.   |
| NGOs Initiative in Cooperative Development in Cambodia  | MPAf-CM | 2004 | Sokheoun, Pang         |
| An Evaluation of the Cooperative Insurance System of the Philippines  | MPAf-CM | 2008 | Valle, Donvito B.      |

A Filipino student who took cooperative management as his cognate (minor field) conducted a study on four types of cotton farmers' association, namely; Associations, Pre-cooperatives, Direct Cooperatives, and Cooperativized Cotton Farmers' Associations (Cooperativized CFAs).

Most of the studies dealt with performance evaluation of cooperatives which included management, membership, operation, financial conditions, internal control, issues and problems, plans and future prospect, and others.

One student from Cambodia who graduated in 2004 (MPAf-CM) conducted a study on NGOs' initiatives to boost cooperative development in his country. Based on his findings, he stressed the need to establish better farmers' organizations which will later on be converted into cooperatives, enact a law providing legal basis for farmers' organizations (FOs), establish clear cut relationships/partnerships with the government and other NGOs and communities, develop a continuing education program, and maintain sustainable sources of funds.

The last student to graduate conducted a study on cooperative insurance with a special focus on the CISP. He analyzed the operations of CISP within the context of structure – conduct – performance paradigm where the structure of an organization affects its business strategies which in turn influence its performance. Likewise, he evaluated and compared the performance of CISP with other insurance companies and leading micro-insurance providers.



## INSTITUTIONAL LINKAGES AND NETWORKING

The confluence of the external environment and the felt needs of cooperatives in civil society and government combined to make ACCI a concrete reality. The Institute was the handiwork of several countries that recommended its establishment through their representatives. These are Japan, Indonesia, China, Thailand, Korea, Vietnam, Cambodia, including the Philippines and the United States as they voiced out the urgent need for an institution that will address the agricultural credit needs of rural development and the promotion of cooperatives. Table 7 provides a summary of the various types of linkages and networking undertaken by ACCI with local and international agencies. These linkages were in the form of receiving financial support for physical facilities, attendance in conferences/symposia/exchange fellowships and visits, conduct of research and training, development of training materials, and other programs and activities of ACCI done in collaboration with other institutions.

### International Linkages

As host of the international conference, the Philippines submitted a proposal to the International Cooperation Agency (ICA), now the USAID, creating the Institute, which was subsequently approved. It provided substantial financial grant for the construction of a modern building for offices, classrooms, audio-visual room, research laboratory, library, auditorium, two dormitory buildings, landscaping and ground improvement, vehicles, and the acquisition of essential equipment for training and conduct of research programs of the Institute.

ICA involvement did not end after the construction of the building and provision of facilities. For another two decades, USAID continued to send third country foreign participants to ACCI training programs, seminars, and study visits. It sponsored conferences and symposia on current issues affecting credit and cooperative organizations. Countries in the region were benefited by the exchange of information as they learned from one another's experiences. These participants were officials of government ministries involved in credit delivery systems and cooperative promoting organizations working in collaboration with USAID mission in their country of origin.

The NEC now NEDA, had been very supportive in making available to ACCI academic staff opportunities to study abroad for degree and non-degree training programs. These were made possible through the Colombo Plan, USAID, ICA, ILO, British Council, and other bilateral programs including fellowships granted by the Economic Development Institute of the World Bank (EDI-WB). ACCI staff were sent to USA, Japan, Korea, India, United Kingdom, Netherlands, Mexico, Australia, Thailand, Malaysia, Indonesia, Vietnam, Cambodia, Taiwan, and Canada. In all official travels, ACCI staff were able to establish ties with their host institutions and broadened their knowledge on cooperatives based on other countries' experiences.

Table 7. Linkages and networking of ACCI with various international and local institutions.

| INSTITUTION  | NATURE OF LINKAGE   |
|--|---|
| International  |   |
| ICA-USAID  | Major donor of physical facilities, equipment, and vehicles<br>Sponsor for international conferences/symposia<br>Sponsor for exchange fellowship/study visits<br>Research fund donor<br>Exchange visits, training materials development, and adaptation |
| International Labor Organization                       | Training materials development and Management training  |
| Danish International Development Agency/CERD           | Training materials development and Management training  |
| ILO/MATCOM   | Training materials development and adaptation   |
| Freidrich Ebert Stiftung                               | Training of foreign trainers  |
| Economic Development Institute, World Bank             | Small Farmer Credit Course  |
| Colombo Plan   | Foreign country training of ACCI staff  |
| Australian International Development Assistance Bureau | Training on Management of Cooperatives  |
| National   |   |
| National Economic Council/NEDA                         | Fellowships and scholarships abroad for ACCI staff  |
| DOF National Credit Council                            | Formulation of Standard Chart of Accounts and Coop Financial Performance Standards  |
| DA-ACPC  | Funding for research and training   |
| DA-NAPC  | Funding for international conference  |
| DA-BAI   | Funding for <i>Bakabang Barangay</i> training   |
| DA-APC   | Training of APC technicians   |
| DAR-BARBD  | Funding for ACCI radio program  |
| DOH-PITACH   | Funding for School-on-the-Air ACCI radio program  |
| DA-BAR   | Funding for Fishery Cooperative Research  |
| DA-PCRDF   | Funding for Coconut Research  |
| DA-PVTA/PTA  | Funding for PVTA-PTA training   |
| CDA  | Funding for cooperative extension workers   |
| BSP/CBP  | Funding for RBAP  |
| DBP  | Funding for research and training   |
| PNB  | Funding for training of PNB technicians   |
| LBP  | Funding for radio and IRF program   |
| ACCFA  | FaCoMa training   |
| ACA  | FaCoMa training   |
| PCSO   | Funding for radio program   |
| CFPI   | Funding for research  |

### Conduct of Training Courses, Seminars, and Workshops

No less than the President of the Philippines urged all private and public credit and cooperative institutions in the country to avail themselves of the resources and facilities of ACCI. With no other organization or institution existing at that time, ACCI enjoyed a virtual monopoly as a service provider of training courses.

To enlist active support from stakeholders, the ACCI Advisory Council members included senior officers of the DBP, Rural Bankers Association of the Philippines (RBAP), PNB, CBP now the Bangko Sentral ng Pilipinas (BSP), CAO, APC, Philippine Federation of Consumers Cooperatives (PFCC), Central Cooperative Exchange (CCE), and ACA. The Chairman of the Advisory Council was the Vice President of the UP System and the Director of ACCI served as the Secretary of the Council.

The Advisory Council was the body tasked to review and approve the over-all program of the Institute including its budget. In particular, the Council secured financial assistance in addition to the funds provided in its regular operating budget and decided on various matters pertinent to the operations of the Institute.

In turn, the aforementioned agencies sent participants to ACCI training programs. The participants also included private and voluntary organizations, church workers, primary and secondary cooperatives and federations and unions, cooperative teachers, and private cooperative auditors.

### Training of Trainers

In order to maximize the number of cooperative agents and create second line cooperative educators, the training of trainers was pushed through with the collaboration of CAO and APC. ACCI conducted trainers' training for volunteers among religious groups, members of the education and training committees of primary cooperatives, secondary cooperatives federations, and unions. It was instrumental in organizing a number of training centers in the various regions utilizing the training materials it developed. Short courses that were developed included the following: Cooperative Leadership and Value Formation, Cooperative Marketing, Cooperative Accounting and Bookkeeping, and Project Identification and Evaluation.

### Conduct of Research

The conduct of research is one aspect that ACCI has a definite comparative advantage. Backed up by DAE, ACCI has been in the forefront in its pioneering efforts in introducing a novel approach in delivering agricultural credit. The supervised agricultural credit scheme had been instrumental in improving the repayment performance of farmers for their production loans. The scheme was pilot tested by ACCI in several locations prior to field implementation, in collaboration with DBP. Its success became the model for the subsequent National Food Self-Sufficiency Program more popularly known as the Masagana Program. Other credit programs were evaluated by ACCI in collaboration with CBP, ACPC, CB-IBRD, and LBP.

Research on cooperatives was also given special attention. The FaCoMa Case Study Series delved into the problems of cooperative marketing associations and how these could be improved. The introduction of the Samahang Nasyon Program enabled ACCI to provide the government up-to-date and reliable information on the status of its implementation. A subsequent major research and evaluation study of the Cooperative Development Program was entered into by ACCI and IDRC of Canada. Several other researches were conducted for the National Science Development Board (NSDB), BACOD, CFPI, Economic Commission for Asia and the Far East (ECAFE), LBP, Department of Agrarian Reform (DAR), MTAP, Department of Health (DOH), and National Research Council of the Philippines (NRCP), to name a few.

### Preparation of Education and Information Materials

Education and training materials on cooperatives were initially donated by the Asia Foundation. These became the bulk of the ACCI Library collection. However, since these books and other publication materials came in from other countries, they could hardly relate to local conditions. Even the materials that were made available to ACCI staff during their exposure abroad need to be localized and adapted. There was practically no standard training material available.

The acute need for education and information materials has long been felt by the cooperative sector. Thus, in 1994, ACCI collaborated with the various national cooperative agencies and institutions dealing with education and training services and organized the Technical Working Group to spearhead the preparation of a set of training manuals. In a similar direction, the Danish International Development Agency (DANIDA) had produced a manual for use of cooperatives worldwide which was intended to be adapted to local conditions. The manual was designed to address rural development through cooperatives engaging in entrepreneurship. The ILO was tasked to implement the program in collaboration with CDA, CUP, ACCI, NATCCO, CFPI, and LBP. More training manuals needed by the cooperative sector were produced in collaboration with the Landbank Countryside Foundation, Inc.

The ILO also embarked on a project that produced modular types of training materials for various types of cooperatives. The Materials and Techniques for Cooperative Management (MATCOM) was adapted for use not only in the Philippines but the whole of South East Asia. ACCI was especially selected by ILO based on its track record and historical significance in advancing the frontier of cooperative education in this part of the world. The training materials were made available to the general public.

Likewise, the Food and Agriculture Organization (FAO) had collaborated with ILO to publish cooperative training materials intended for agricultural cooperatives. The same materials had to be adapted in several Asian countries. The Philippines was one of those countries selected and ACCI was again handpicked to do the local adaptation.

The ICA also collaborated with ACCI in their efforts to produce teaching materials for cooperative education. ACCI staff were invited to India to participate in their Course on Training Methodologies and Techniques for Teachers in Asia. The materials that the participants produced were adopted in several countries that included the Philippines. ACCI played as local host for the ICA initiative.

### Consultancy and Policy Advocacy

As a result of long exposure to cooperatives be it in the classroom, on the field, and practical involvement as elected officers in cooperatives, ACCI staff are sought after for their expertise in actual operations and management. ACCI staff made their presence felt in national scenes contributing their expertise in credit and cooperative congresses, summits, and conferences not only in the Philippines but also in Southeast Asia. ACCI staff were appointed to high level positions in government as well as international agencies of the United Nations. The Institute participated in shaping national policies through membership to TWGs such as the Standardized Accounting Manual for Savings and Credit Cooperatives (SCA) and the Performance Standards (COOP-PESOS) for credit and other types of cooperative.



### Manpower Development

As the Philippine government was developing its credit delivery system in support of the National Food Self-Sufficiency Program, several senior staff coming from the CBP, DA, National Food and Agriculture Council (NFAC), BAExt, Technical Board for Agricultural Credit (TBAC), NEDA and from ACCI, were sent to the United States to undergo a training on Small Farmers Credit Policy Course conducted by the Economic Research Service of the US Department of Agriculture (USDA). This was followed by a study tour to Production Credit Administration, the agency in-charge of extending small farm credit to US farmers. The overall objective was to gain insights on efficient and effective delivery of credit to small farmers which could be replicated in the Philippines. Other countries visited by the group included Mexico and South Korea, widely recognized by the success of the National Agricultural Cooperative Federation (NACF). The mission submitted its report and recommendations to the DA. After a thorough review and minor modifications, the credit scheme became the strategy for implementing the Masagana Program.

The subsequent involvement of the study mission team was in the conduct of training programs involving rural bank technicians, agricultural extension workers, and other field personnel of the Bureau of Animal Industry (BAI). ACCI packaged these training programs with funding support from CBP, and later on, with PNB which was drawn by the government to support its credit delivery system using the nationwide facilities of the bank.

The shaping of national policy such as the Cooperative Code of 1990 was facilitated by experienced personalities from the academe, especially ACCI. Two former heads/directors were appointed members of the Board of Administrators of CDA. ACCI senior staff backstopped CUP in drafting the contents of the Cooperative Code of 1990 and on its amended version in 2008. Currently, ACCI serves as a member of the TWG of the House of Representatives tasked to refine the proposed amendments to RA 6939, the CDA Charter.

To strengthen further CDA's regulatory framework, the ACCI Director sat in the Steering Committee of CDA that guided the TWG in the formulation of Rules and Regulations pertaining to the Standard Chart of Accounts (SCA), Performance Standards (COOP-PESOS), Social Audit, and Manual of Rules and Regulations (MORR).

ACCI was instrumental in the growth of UPLB CDC, its brainchild in the 1960s. UPLB CDC became the number one cooperative in the province of Laguna. It was awarded as the Most Outstanding Cooperative in the Philippines in 1995, and received several other awards in the recent years. The contribution of ACCI in the multi-sectoral groupings at the local government level is reflected in its leadership at the municipal, provincial, and regional cooperative councils. ACCI staff members are involved in cooperative unions, federations, and education forum.

By far, ACCI could still lay claim that it had conducted the most number of training courses - participated in by the most number of participants, and produced a lasting contribution to the cooperative sector through its conduct of education, the noblest of all professions.

### CURRENT AND FUTURE AGENDA

#### The External Environment

In charting the directions of the Institute, it is useful to consider the recent developments and underlying issues at the global and national levels as well as in the University. The implications for the Institute must be part of the planning process if it is to remain relevant and responsive to the needs of the time, and become an effective academic institution in line with the national, regional, and community goals.

### Global Developments

#### The New Economic Environment

The economic environment is characterized by globalization, trade liberalization, and cyclical financial difficulties. The rapid integration of the Philippines to the rest of the world impacts directly on the competitiveness of domestic industries and welfare of local producers. In poor developing countries, safety nets and support services to enhance the competitive strengths of local industries are effectively delivered through strong farmers' organizations, cooperatives, and other rural institutions. Likewise, cooperative-based enterprises particularly those producing value-added products need to be strengthened for them to become competitive in the world market.

#### Climate Change and Consequences on the Rural Poor

The response of rural institutions to environmental stress brought about by climate change will be a key component of the global response in relation to the desired mitigation and adaptation strategies. There is a need to provide policy-makers information on how and under what conditions rural institutions can help minimize climate change-related vulnerability, enhance adaptive capacity, and promote sustainable livelihoods. Given the 7th cooperative principle of Concern for Community, cooperatives are expected to contribute to the efforts of addressing environmental and social issues. Adaptation and mitigation strategies of cooperatives which will require adjustments in their production and marketing systems will have to be consistent with both environmental and poverty alleviation objectives.

#### The South-East Asian Region Cooperative Landscape

The economic and cooperative landscape of South-East Asia has changed dramatically since the ACCI was founded 50 years ago. Hence, the premises in which ACCI was established hold distant significance in the current cooperative and agricultural credit development. The economies and cooperatives in South-East Asia Region such as Japan, South Korea, Malaysia, China, Thailand, and Indonesia have advanced far beyond that of the Philippines. The centers of education, training, and research on cooperatives have shifted to these countries due to the superior infrastructure facilities for education and training, financial support, and success of cooperatives. Japan has the International Development and Agricultural Cooperatives Agency (IDACA); South Korea, the NACF; and Malaysia, the Cooperative College of Malaysia. These now serve as the domestic and international centers for cooperative education and training.

## National and Local Developments

### Continuing Commitment of the Philippines to the Millennium Development Goals

There is a growing consensus that sustainable development must be inclusive and pro-poor. Such development focus requires robust rural institutions that will improve the capacity of poor rural producers and their organizations towards gaining equitable access to productive natural resources, technology, financial assets, information, and markets. Cooperatives, by their nature, have considerable potential to contribute to the inclusive development path. The challenge for the Institute is how to make cooperatives, particularly the smaller ones and those left behind, catch up in the development mainstream.

### Emergence of Alternative Rural Financing Schemes for Cooperative Development

Rural finance remains a major component of agricultural and rural development policy. With the declining role of supervised/directed credit programs, new financing schemes (micro-financing, micro-agri lending, etc.) and financial services (savings, insurance, transfer/remittances) are adopted to support new investment opportunities in the rural areas. Specifically, cooperatives are now

engaged in microfinance through credit cooperatives, cooperative banks, and NGOs whose clients are members of cooperatives. Similarly, cooperatives are making significant inroads in the insurance market providing insurance services to the marginalized sectors of society.

### Continuing Implementation of Key Policies and Programs

The CARP Extension with Reforms (RA 9700 or CARPER), AFMA (RA 8435), and the Philippine Cooperative Code of 2008 (RA 9520) are landmark legislations for rural development. Major components of these legislations are programs (financing, delivery of support services, market development and value addition, market information, irrigation, cooperatives development) for which the Institute could contribute significantly in terms of applied research and extension relating to cooperatives with methodologies and approaches focused on economic analysis and management. RA 9520 particularly points out “the provision of technical guidance, financial assistance, and other services to enable cooperatives to develop into viable and responsive economic enterprises”. On the CARP, there is a strong focus in providing support services to ARCs through cooperatives.

### The Rise and Success of Philippine Cooperatives in the Last Decade

The last decade saw the phenomenal growth of some cooperatives, their unions and federations; providing key social services in agriculture, transport, education, finance, marketing, and health, among others. As autonomous units organized by members to address their basic needs, around 20 types of cooperative have evolved, namely; credit, consumers, producers, marketing, service, multipurpose, advocacy, agrarian reform, cooperative bank, dairy, education, electric, financial service, fishermen, health, housing, insurance, transport, water service, and workers' cooperative (RA 9520). Based on the 2009 statistics of the CDA, there are 15,475 active cooperatives, with combined membership of 6,778,037 and combined assets and paid-up capital of PhP163 billion and PhP34 billion, respectively (10th National Cooperative Summit October 2010). Unfortunately, the number of active cooperatives comprises only 20 percent, roughly, of the more than 77,000 reported cooperatives. This implies that majority of the cooperatives, mostly the small ones, are no longer operational and unable to withstand the competitive business environment. Even among the operating ones, the small and micro

cooperative enterprises comprise the majority (82.38 percent) with a share of only 6.46 percent of the total assets of all reporting cooperatives (Nafagas 2010). These small ones will continue to require support services; continuing education for capacity-building is a major one.

### The New UP Charter

UP, being the premier national university in the country, maintains high educational standards as a graduate, research, and public service university. The Institute as part of UP needs to re-think its direction and academic programs, given its current status vis-à-vis its niche role in the development of cooperatives and other rural institutions. As part of a public service university, the Institute needs to strengthen its networking and linkages with the cooperative sector, specifically to provide technical assistance and continuing education, and contribute to policy formulation and advocacy.

### The New UPLB integrated RD and E Framework of Agriculture, Natural Resources, and the Environment

The framework highlights UPLB's priorities in the areas of (a) food and nutrition security and safety, (b) integrated natural resources and environmental management, (c) climate change and human-aggravated natural disasters,

and (d) energy systems. The Institute, given its focus on the promotion of cooperatives and other institutions could easily find its place in this strategic framework. It could fit well in the economic analysis of cooperatives for enhanced agricultural and fishery production, small farmers' integration into modern marketing systems and value/supply chains, community-based environmental protection initiatives (agroforestry and disaster management systems), scale economies in renewable energy production and distribution through producer groups and cooperatives, and more specifically in enterprise development for agri-based cooperatives.

### Cooperative Institutional Changes

On the domestic front, the Advisory Council is no longer operational. The BSP, DBP, PNB, and LBP are no longer accessing the services of ACCI. The BSP has the Central Banking Institute (CBI) which conducts training for its personnel while LBP has the LBP Foundation which provides human resources capacity-building on cooperatives.

ACCFA/ACA is now defunct and CDA has limited linkage with ACCI on cooperative education and training. In addition, millionaire and billionaire cooperatives have emerged and formed unions and

federations whose roles include continuous education for members and officers on the operational aspects of cooperatives.

The recognition of the government of the principle of subsidiarity in cooperative development puts ACCI-UPLB and SCUs in general in the periphery as far as education and training for cooperatives is concerned. Thus, the services of SCUs are mobilized only upon request of the cooperative concerned.

## Challenges, Opportunities, and Strategic Directions

### The Constitutional and Legislative Provisions on Cooperatives as Basic Mandate

The above developments present considerable challenges to the Institute, as well as opportunities for re-directing and strengthening its instruction, research, and extension programs towards greater relevance and impact. Nevertheless, the basic premise on which the Institute draws its mandate remains the Constitutional provision of promoting the viability and growth of cooperatives as instruments of equity and economic development. Two major laws are particularly important for charting the future directions of the Institute, namely; the Philippine Cooperative Code of 2008 which is RA 9520 and the AFMA or RA 8435.

The Philippine Cooperative Code of 2008 stipulates that the State... shall ensure the provision of technical guidance, financial assistance and other services to enable cooperatives to develop into viable and responsive economic enterprises. Among other objectives, the AFMA aims to encourage horizontal and vertical integration, consolidation and expansion of agriculture and fisheries activities, groups, functions and other services through the organization of cooperatives,

farmers' and fisherfolk's associations...and to enable these entities to benefit from economies of scale, afford them a stronger negotiating position, pursue more focused, efficient and appropriate research and development (R&D) efforts and hire professional managers. Thus, RA 9520 provides that enterprise development is a key approach to making cooperatives an instrument for equity and social justice while RA 8435 places much importance on developing and supporting agri-based cooperative enterprises towards modernizing Philippine agriculture. The ultimate goal is to make the agriculture and fisheries sectors globally competitive and enhance the profitability of these sectors.

### Enterprise Development as the Key Approach to Cooperatives Development

As an academic unit, the Institute shall pursue the key approach to cooperative development - transforming cooperatives as business enterprises that create more wealth and jobs and improve the welfare not only of their members but of the larger community and economy. Experience shows that many of the cooperatives organized in the past particularly in the 1970s failed to develop into viable business enterprises. As a result, majority of the cooperatives did not survive; especially the small agri-based ones and those that did not go beyond

farm-level production of basic raw materials. Up to the present time, the cooperative movement has to carry a bad image for not being able to bring about a significant positive change in the agricultural and rural sector. Even as some progress has been achieved, the development of agribusiness in terms of product creation, processing, and value-addition among cooperatives lags behind that of services such as credit, banking, power supply distribution, and insurance. Recent statistics show that business volume of multipurpose agricultural cooperatives was only 26% of the total or one-half that of multipurpose non-agricultural cooperatives (Castillo, Pabuayon, and Medina 2010).

The Institute shall therefore provide professional managerial and business skills to (would-be) cooperative managers and staff through its degree and non-degree programs. Such skills will capacitate the cooperatives and producers to undertake production, processing, and trading activities; and become entrepreneurs capable of adopting innovative and profitable economic activities. Likewise, the Institute shall provide the required training for those in government service who provide assistance to and promote cooperatives as well as supervise cooperative-related development

projects. If cooperatives could be transformed into viable business enterprises particularly those producing high-value added products, a more positive image and success path for cooperatives is possible. Philippine experience shows that within the agriculture sector, the successful cooperatives are those that have evolved into viable agri-business enterprises and vertically-integrated operations, e.g., LIMCOMA, SIDC, and Pequaria Development Cooperative, Inc. (PDCI), to name a few. This is the case for countries like Taiwan, South Korea, Japan, India, USA, and Canada where the cooperatives control a significant part, not only of agribusiness trade both in the input and output markets, but also in major transport, educational, and health services.

### Administrative/Structural Change as a UPLB Unit

Given the new thrust of enterprise development for cooperatives, the Institute shall re-focus its instruction, research, and extension programs. This requires two administrative changes, namely; 1) re-integration or transfer of the Institute from CPAf to CEM, and 2) re-naming of the Institute from ACCI to the Institute of Cooperatives and Bio-Enterprise Development (ICOPED).

### Transfer from CPAf to CEM

From the discipline perspective, Cooperatives is a specialized field of Economics and Management. Cooperativism is an economic thought and cooperative is a form of business organization. As an economic thought, cooperativism argues for alternative ways of organizing resources for efficient and effective production and distribution of economic goods and services. When applied to agricultural and rural development, it relates to the broader field of agricultural economics. As a form of business organization, cooperative offers a management mechanism distinct from that of a corporation, partnership or individual proprietorship. Such business management perspective logically places it under the business management umbrella of CEM. The transfer will make administration of courses and programs more efficient and effective. The course offerings of the Institute support the field of Agricultural Finance and Cooperatives under the DAE and the MM of DAM.

### Re-naming to the Institute of Cooperatives and Bio-Enterprise Development (ICOPED)

This change is to give emphasis to cooperatives in general, thus may include many types of cooperative;

and agri-based or bio-enterprise development, in particular. As stated above, the primacy of cooperatives is anchored on its significance to local and national development. The support for cooperatives is also apparent in the government creating one particular agency in charge of the promotion of cooperatives, that is, CDA. The term 'agricultural credit' will be dropped since it is already part of the supply/value chain within which cooperative enterprises operate and credit is only one among the components of the package of a sophisticated support system (i.e., technical assistance and education, infrastructure, information services and communication technology, market development and trade, etc.) for cooperatives. Understandably, agricultural credit or more broadly, rural finance will be covered since cooperatives are both providers of rural financial services (loans, savings, insurance, and remittances) as well as recipients of these services whether from the government or private sector. Moreover, enhancing the potential and role of cooperatives requires financial services throughout the entire supply chain such as in input and product distribution (e.g., transport, marketing, producer, consumer coops) or other services such as power supply or electric coops and water service coops.

### Vision and Mission

We envision ICOPED as a center of excellence for instruction, research, and extension in the field of cooperatives and bio-enterprise development in the Philippines and Asia. Its mission focuses on the following objectives:

- 1) To help produce graduates with strong academic background and professional skills in managing cooperatives towards bio-enterprise development.
- 2) To undertake research and extension programs that support policy-making for cooperatives and enhance their roles in sustainable and broad-based development.
- 3) To serve as a link between UPLB and the government and private sector on public policy and technical assistance in the promotion of cooperatives as viable bio-enterprises.

### Current and Proposed Programs

The plans and programs presented below reflect ACCI's renewed vision and thrusts and its cross-cutting role with various UPLB units anchored on its niche field of developing and promoting cooperatives as business enterprises.

#### Instruction

- 1) Continue to offer the undergraduate courses (as required or elective) to support existing programs of CEM and other UPLB units. These courses will be reviewed and revised as necessary for greater relevance and to make them more attractive as elective courses.
- 2) Continue to offer the graduate courses as part of the MPAf-CM under CPAf or cognate courses for other graduate programs.
- 3) Strengthen Cooperatives as a major field of specialization of CEM undergraduate program in agricultural economics, or possibly a new field in agribusiness management.
- 4) Refocus CM towards enterprise development and business management and have it back under the MM umbrella. Students who will be trained could serve as potential managers of farmers' associations/cooperative-based enterprises producing high-value added competitive products. This program will require collaboration with UPLB technical units especially Food Science Cluster (FSC), Animal and Dairy Sciences Cluster (ADSC), Postharvest Research and Training Center (PHTRC), Agricultural Mechanization and Development Program (AMDP) of College of Engineering and Agro-industrial Technology (CEAT), among others. Collaboration will be in terms of requiring students to take at least one technical course depending on his/her interest, background or future plan; enhancing existing COST courses through team-teaching with technical experts on certain topics; or involving practitioners of successful cooperatives in curriculum development and implementation (e.g., case studies, practicum and field studies). Thus, the strong theoretical foundations will be combined with innovative teaching methods on the actual and practical business operations beyond the basic and traditional on-farm raw material production.
- 5) In the long-run, explore the possibility, in active partnership with the cooperative movement and CDA, of establishing the Cooperative College of the Philippines.

### Research and Training Program on Cooperatives and Bio-Enterprise Development (RTP-COPED)

RTP-COPED is consistent with the national objective of sustainable and equitable development and UPLB thrusts on agriculture, natural resources and the environment. ACCI shall develop the support facilities in the management, operation, and regulation of cooperatives by establishing a strong research and database for cooperatives in partnership with the government regulators on cooperative, cooperative movement, cooperative federations and unions, and large cooperatives. The economic analytics (theoretical development, modeling, and research methods) and management aspects could be enhanced through collaborative research with CEM units. Aspects relating to governance will be pursued with CPAf.

The Training component supports the continuing education and human resource capacity-building of the national agencies and LGUs involved in cooperative promotion and development through non-degree and short courses. The training management team consists of in-house staff and resource persons from CEM, CPAf, and other units of UPLB. The Institute shall establish partnership and linkages

with cooperative education and training centers in South-East Asia such as IDACA of Japan, Vaikunth Mehta Institute of Management of India, Cooperative College of Malaysia, and NACF of South Korea to strengthen the academic program of UPLB on cooperatives.

#### Research Program

- 1) Research on the Economics and Management of Cooperative-Based Bio-Enterprises

This has two components, namely; a) Development of Cooperative-Based Supply/Value Chains and Markets and b) Economic Role of Cooperatives in Poverty Alleviation, Livelihood, and Bio-Enterprise Development. Research topics include but are not limited to the following:

- the role of cooperatives, farmers' groups, commodity clusters, and other rural institutions in the agricultural supply chains
- cooperative as a competitive yardstick in agro-industrial markets and contributor to efficient production and distribution system through direct links with markets and vertical integration
- benefits and costs as well as constraints and opportunities of cooperative enterprises in value-adding, processing, quality management, and other forms of utility creation (time, place, form, and possession) of agro-industrial products
- sub-contracting and partnerships with exporters and large-scale business enterprises
- cooperative banks and credit coops as key conduits of capital for production and value chain financing, both for internally- and externally-generated funds
- marketing coops for achieving economies of scale in marketing and trade by consolidating the farmers' produce and securing favorable prices through greater bargaining power
- input supply coops for securing farm inputs in bulk and at lower prices

- 2) Policy Research on Agri-Based Cooperative Enterprises

This has two components, namely; a) Policy Imperatives for Strengthening Cooperatives and b) Monitoring, Evaluation, and Impact Assessment of Programs and Interventions on Cooperatives. Key studies involve the following:

- analysis of efficiency and income distribution issues and trade-offs in public-sector initiatives affecting cooperatives and other rural institutions
- role of financial institutions such as coop banks and credit coops in reducing transaction costs and enhancing financial intermediation



- policy support for public-private sector (coops) partnership in promoting bio-technology adoption and micro/small and medium scale enterprises
- social and financial performance audits for cooperatives to identify the key success and failure factors and efficient and effective flow of funds to the agriculture/rural sector
- role of agrarian reform coops in delivering support services (financial services, technology, markets, and information) to farmers
- assessment of impacts on cooperatives and areas for modification/improvement of major government programs such as the Fertilizer, Irrigation, Extension/education, Loans, Dryers and Postharvest Facilities, and Seeds (FIELDS), CARPER, Agro-Industry Modernization Credit and Financing Program (AMCFP), National Food Authority (NFA) procurement

program, and microfinance

- welfare studies involving differential rates of growth and progress among different types and operational scales of cooperatives

3) Research on Contemporary Issues: Impacts on and Role of Cooperatives

Research areas include the following:

- effects of climate change, natural resources and environmental concerns on cooperatives as well their collective roles in addressing these concerns
- action research on the rehabilitation of Laguna Lake
- analysis of environmental impacts of upland farming systems and indigenous practices adopted by self-help groups
- production programming and cropping calendars for climate change-prone areas through coop arrangements
- production and marketing of organic fertilizers by cooperatives

### Training Program

1) Cooperative Enterprise Development and Agribusiness Management – Business opportunities, Marketing strategies, Financial management, Personal entrepreneurial competencies, Operations and human resource management systems, Agribusiness management strategies, Business plan preparation, Supply chain analysis; Value-addition and creation of utilities in commodity markets; Macro and sectoral policies affecting business operations of cooperatives

2) Basic Courses – Cooperative orientation seminar, Pre-membership education seminar, Value formation and leadership development

3) Specialized Courses – Policy development and decision-making; Strategic management; Cooperative governance; Legal aspects and taxation of cooperatives; Course for Coop secretaries, treasurers and committee members; Capacity-building for cooperatives; Financing programs for cooperatives; Policy and social issues for cooperatives and rural institutions

### Technical Assistance, Advisory Services, and Policy Advocacy Program for Cooperative-Based Enterprises (TAP-COPED)

TAP-COPED supports the public service initiatives of UPLB for the country's cooperative movement and government-private sector partnerships in developing cooperative-based enterprises. As such, ACCI could serve as the center for advocacy on cooperativism in the Philippines and link to the network of cooperatives in the Asia-Pacific region. This involves effective dissemination of research outputs through policy briefs, bulletins, seminar series, web-based information system, and networking activities. Major activities include:

1) Cooperatives and Bio-Enterprises InfoCenter – a worldwide web-based/electronic information service to address the information needs of the cooperatives in the Philippines such as educators, researchers, extension agents, cooperative officers/members/management staff, policymakers, and the general public; specifically to: (a) make information readily accessible; (b) effectively link cooperatives and other stakeholders and establish contacts among them for product marketing, input procurement, financial services, advisory and technology services, policy advocacy, and other economic and social activities; and (c) showcase and share outputs of the Institute's instruction, research, extension, and technical assistance programs and activities.

2) Cooperative Links – a networking mechanism to provide technical assistance to partners and obtain feedback towards improving the Institute's programs; partners include CUL, PFCCO, Provincial Cooperative Development Council (PCDC) of Laguna, CEF, PCC, LGUs, Primary Cooperatives/Federations/Unions, CDA, Cooperative Educational Institutions, LBP and microfinance institutions, and others; and to activate the linkages of UPLB with the international bodies dealing with cooperatives such as FAO-Bangkok, ICA-Regional Office of Asia and the Pacific (ROAP), and Asian Confederation of Credit Unions (ACCU)-Bangkok.

3) Tulay Akbay sa Kaunlaran (TASK) DZLB Radio Program – an educational radio program about agri-based cooperatives, developing enterprises, and market potential of cooperatives' products and services; aimed at improving outreach of the Institute particularly those who do not have access to electronic, TV, print, film, and video information sources.

4) Cooperative Bio-Enterprise Technical Bulletin and Policy Briefs – a quarterly publication on the developments, policy issues and relevant legislations at the local and national levels, research findings, support services for coops, agri-based technologies for bio-enterprises, among others.

5) Cooperatives Seminar and Roundtable Discussion Series – a venue for a more focused articulation of socio-economic and developmental issues on cooperatives and development of bio-enterprises, both at the academic/theoretical and practical levels; resource persons will be academicians, policy makers, and practitioners in the cooperative sector (entrepreneurs, financial intermediaries, etc.).

### Resource Requirements

- 1) Renovated and adequately equipped building to provide improved facilities for staff and students, conduct conferences and seminars/workshops, have a suitable venue for trainings, and host collaborative activities with partners from the cooperative and business sector
- 2) Three (3) faculty items to replace 2 retiring faculty members and 1 transferring to another unit. The 3 faculty members shall be the core teaching faculty and specialists on cooperatives and coop-based bio-enterprises. Related expertise will come for CEM, CPAf, CA (technical), and other UPLB units. Additional faculty as required.
- 3) Three (3) REPS items, one to be assigned to the Research Program, one to the Training Program and one to the Technical Assistance Program (InfoCenter and others). Additional REPS as required.
- 4) Three (3) Administrative staff items to assist the REPS and faculty and replace the administrative staff (2) earlier assigned to CPAf and another one retiring. Additional staff as required.
- 5) Equipment (computers and air-conditioners) and furniture (PhP500,000)
- 6) Supplies and materials (PhP200,000 per year)

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APPENDICES  
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## ABSTRACTS OF RESEARCH WORKS OF FACULTY AND STAFF

**AGRICULTURAL CREDIT AND COOPERTIVES INSTITUTE (ACCI) 1970. An Economic Evaluation of the Agricultural Guarantee and Loan Fund (AGLF).**

The Agricultural Guarantee and Loan Fund was initiated in 1966 as a measure to support the Four-Year Rice and Corn Self-Sufficiency Program. This credit scheme enabled rice and corn farmers to obtain tools of production at liberal terms. Loans were charged an interest of 12 percent per annum payable in 6 months. No collateral was required. However, in spite of the liberal terms designed to benefit the farmers, the program is facing difficulties due to non-payment of matured loans.

Factors related to repayment investigated were tenure status, cash receipts, size of farm, size of loan and financial condition. Only size of loan had no effect on repayment performance. Owners and tenants had the highest repayment. Although share tenants had the lowest cash receipts on the average, the total receipts of fully paid share-tenants was P3,233 with cash expenses of P2,685. The residual amount of P548 was sufficient to pay their AGLF loans.

Cash expenses among tenure groups were variable. Owners had the highest amount of P8,213. Share tenants had only P2,233. The difference in cash expenses between tenure groups was statistically significant at the 1 percent level, except between lessees and share-tenants which was insignificant.

Total assets among tenure groups were also variable. Owners had P48,150 with share tenants having only P3,426. The difference in total assets between owners and share tenants was significant at the 1 percent level. Based on the current assets, it seemed that only owners and part-owners had the capacity to pay their AGLF loans.

Cash receipts measure the total disposable income available for family expenses, production expenses, maintaining and acquiring capital, and any debts resulting from the delayed payments thereof. Repayment was affected by the size of cash receipts. Borrowers having cash receipts of P1,500 and above had better repayment performance. Fully paid borrowers had significantly higher receipts of P5,922 as against P4,100 for delinquent borrowers. The difference in total receipts between repayment groups was significant at the 20 percent level.

In general, the farmers studied had a higher standard of living than subsistence farmers. Living expenses averaged P2,237 or a per capita consumption of P280. The difference in living expenses between repayment groups was significant at the 20 percent level. Farm operating expenses for all farmers was P904 which is 4 percent of the average land value of P3,496 on a per hectare basis. This percentage is lower than the normal cost of maintaining capital in the Philippines which is about 10 percent. Farm operating expenses of fully paid borrowers was significantly

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higher than that of delinquent borrowers at the 20 percent level. Capital investments constituted 12 percent of the total cash expenses which is higher than the percentage for subsistence farmers at 3 percent. Capital investment between repayment groups was insignificant. Fully paid borrowers had higher cash expenses of P4,521 compared to delinquent borrowers with P3,487. Cash expenses of fully paid borrowers were significantly higher than those of delinquent borrowers at the 20 percent level.

The size of farm affected the repayment performance of borrowers. Borrowers with 6 or more hectares had the highest repayment. Repayment was not affected by the size of AGLF loans. However, the low repayment of AGLF loans below P200 is an indication of difficulty in collecting from farmers this amount of loan.

The financial condition of the farmer gives a picture of the business at the given period of time. It has direct implications on the amount of credit a borrower may apply for and serves also as a basis for the lender on how much credit to extend. The total assets of fully paid borrowers was higher at P17,223 which was significantly different at the 20 percent level from the total assets of delinquent borrowers with P13,211. For both repayment groups, the composition of current assets, working assets, and fixed assets were 3 percent, 15 percent, and 82 percent, respectively.

The capital-output ratio measures how many pesos of capital are needed to produce a peso's worth of output. Delinquent borrowers had a higher capital-output ratio of 6.12 compared to fully paid borrowers with 4.36.

To measure ultimate solvency, the average percent equity was computed. The percentages were 87 percent for delinquent borrowers and 93 percent for fully paid borrowers. If price changes in assets occur over time, a measure of financial safety that may be used is the net capital ratio. With a net capital ratio of 14.64, fully paid borrowers were in a better financial position than delinquent borrowers. Immediate solvency is measured by the current ratio. Delinquent borrowers had 0.40 while fully paid borrowers had 1.36. Working ratios for delinquent and fully paid borrowers were 2.48 and 9.35, respectively.

The repayment schedule should fit the flow of income from the invested loan. Of the 202 fully paid borrowers, 63 percent reported that the repayment schedule did not coincide with the marketing of their products. The due date of a loan must correspond to the length of time it takes to recover the borrowed capital investment with some margin of safety. Based on a six-month maturity period, 58 percent of the borrowers claimed this was too short. Proposed length of loan maturity ranged from 7 months to less than 2 years.

About 59 percent of the loans released were approved within one week, 23 percent in two weeks, 12 percent in three weeks, and 6 percent in more than one month. Reasons for the delay in approving loans were lack of funds and delay in the processing of papers. The amount of credit

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that borrowers applied for was based on previous production figures and expected yields. Fifty-five percent of the borrowers were given loans smaller than their actual needs. Twenty-seven percent got adequate amounts and 18 percent got loans bigger than their farming needs.

One requirement in acquiring loans was the farm plan. This was not strictly followed since 11 percent of the farmers had not seen a farm plan. Among those who had access to the farm plan, 77 percent found it useful. The rest claimed they did not understand or found the farm plan impractical.

Supervision in the implementation of the AGLF was done by CB and RCPCC technicians. Each CB technician supervised an average of 5 RCPCC technicians and 82 farmer-borrowers. Each RCPCC technician supervised 28 AGLF borrowers and 60 farmers in other programs of their respective agencies. About 93 percent of the borrowers expressed their desire to borrow again an AGLF loan. The 7 percent who were not satisfied with the service of the rural bank cited reasons such as: delayed approval of loan and too much paperwork. Almost one-half of the rural bankers were interested in the program. Those who were reluctant to continue the program suggested security requirements for AGLF loans.

On the productivity aspect, borrowers reported a mean yield of 53 cavans per hectare for crop year 1967-68 compared to 37 cavans per hectare for crop years 1964-67. Non-borrowers for the same crop year 1967-68 reported an average yield of 49 cavans per hectare. Farmers cited the bigger risk involved in case of crop failure as the main disadvantage in the use of AGLF loans.

### AGRICULTURAL CREDIT AND COOPERATIVES INSTITUTE (ACCI). 1970. *An Evaluation of the CB-IBRD Farm Mechanization Program.*

The CB-IBRD Farm Mechanization Program was initiated in 1966 to provide loanable funds to farmers who want to mechanize and institute innovations in their farms. These loans were in the form of medium and long term loans designed to make repayment as easy as possible.

As of February 28, 1969, only \$168 out of the \$5 million was left in the credit line of the Central Bank with the International Bank for Reconstruction and Development. Designed to plug loopholes in the implementation of another \$12.5 million loan, a sample of borrowers was taken to determine the performance of the loan operation and the repayment performance of the borrowers.

One hundred seventy-nine farmers were extended loans from 18 rural banks in the study. The amount of loan depended on the cost of the object financed primarily, on the collateral offered, and the borrowers' paying capacity. Five borrowers in the study encountered difficulties due to collateral requirements. Securities for the loan were in the form of a first mortgage on immovable property and a chattel mortgage on movable

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property. Eighty-three of the 179 loans were secured by a real estate mortgage and the rest by a chattel mortgage on movable property and on the machinery itself.

Maturity periods were prescribed for each loan depending on the type of loan. Loan maturities were not less than three years and not more than ten years. Thirteen percent indicated that the date of amortization was too short. The repayment schedule based on the maturity of the loan and a farm and home plan was designed to coincide with the marketing of the farmer's produce. Only 67 percent of the borrowers claimed this was so. The interest rate charged by the rural bank was 12%. Unlike ordinary rural bank loans, this was not discounted in advance. Fifteen percent of the farmers suggested that the interest rate be lowered.

Loan processing for loans of P15,000 and below was done in the rural bank. For loans above P15,000, initial processing was done in the rural banks and finalized in the Central Bank where the loan was approved by a Loan Committee. Twenty-seven percent of the borrowers complained that the processing took too long and the release of the loan was very much delayed. Seventeen percent complained of too much expenses incurred during the processing. Central Bank Technicians and rural bankers also complained of too much paper work involved in the loan processing.

Supervision and technical assistance was undertaken by the DB Farm Credit Technician and the PCPCC technician. The CB technician supervised the RCPCC technicians and the borrowers all at the same time. Sixty-six percent of the borrowers were assisted by these technicians, out of which 20 percent were serviced by the CB technician.

Among the 179 CB-IBRD borrowers, 154 loans had already matured. Seventeen of these loans were delinquent. One hundred twenty-four borrowers were up to date in the payment of the loan amortization, and 13 borrowers had paid in full. The up-to-date borrowers were classified as regular borrowers, and those borrowers who paid in full were classified as fully paid borrowers. Twenty-five loans have not fallen due and were classified as not due. The fully paid borrowers were supposed to just pay their amortization payments, but instead paid in full.

The low asset structure of the delinquent borrowers was characterized by a current asset composition which was not liquid. The financial tests in terms of the current and intermediate ratios also reflected this non-liquidity and indicated that the delinquent borrowers could not adequately provide for the repayment of short and medium term loan obligations. This group of borrowers was also less efficient in terms of the capital output ratio which measured how many pesos worth of capital in needed to produce a peso of product.

The regular borrowers had a higher total assets figure than the delinquent and fully paid. This asset structure was composed of a very high current ratio and a normal intermediate ratio. The regular borrowers were more efficient than both the delinquent and the fully paid borrowers as

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reflected by the capital output ratio.

In terms of long run liquidity position of all repayment groups, the net capital ratios indicated that the sale of all the assets of the farm business would produce sufficient cash to cover all liabilities. This was confirmed by the average percent equity figures which measures the ultimate solvency of the farm business. The average percent equity figures showed that all repayment groups were in relatively safe financial conditions.

The delinquent had the lowest net disposable income relative to the repaid borrowers. Net disposable income measures the capacity to pay back debts after farm operating and living expenses were deducted from total receipts. This situation among the delinquent borrowers was due to very low cash receipts especially in rice sales which was the main source of receipts for all the CB-IBRD borrowers. Receipts coming from the operators' other income was also low. The delinquent had high farm operating and living expenses. Fully paid borrowers had low cash receipts and low farm operating expenses and low living expenses. There was no significant difference between the net disposable income of the delinquent and fully paid borrowers.

The regular borrowers had the highest net disposable income among the repayment groups characterized by high cash receipts particularly in rice sales and the operators' other income. This group of borrowers had relatively low farm operating and living expenses, and was more efficient in terms of income generation in farming reflected by the gross and operating ratios.

There was no consistent pattern in the repayment rate of the borrowers when repayment was related to size of loan. For loans below P15,000, the repayment rate was 89 percent and for loans P15,000 and above, the repayment rate was 87 percent. Further study and investigation is needed in this aspect of DB-IBRD loans to determine a definite relationship between size of loan and repayment.

In general, there were no significant differences in the receipts and expense items of the tenure groups. Part-owners had the lowest total cash receipts and expenses and the highest total assets. Owners followed next with the second highest total assets and followed by lessees and then by tenants who had the lowest total assets. There was a highly significant difference between the total assets of owners and part-owners relative to the share tenants. This is the only indication that tenure affects the repayment of loans.

**ACCI: DRB-CBP. 1965. A Proposal for a Credit Line from the IBRD to Finance the Agricultural Medium-and Long-Term Credit Needs of Small Farmers Thru Rural Banks in the Philippines.**

The project study aimed to obtain funds from the International Bank for Reconstruction and Development while the Central Bank shall release to rural banks in the form of special Time Deposits against approved loan applications of individual small farmer-and-user for medium and



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or long term loans to finance the acquisition of essential farm machinery equipment and other durable items not available locally which are essential in improving the agricultural productivity of said end-users.

It was estimated that the medium-term loan requirements per individual rural bank for tractor was P1,137,475 for potential credit demand and P782,225 for effective credit demand.

For irrigation purposes, the estimated effective credit demand for medium-term loan requirements per rural bank was P259,695 and potential credit demand, P373,125. The average amount of credit needed by an individual farm operator was P2,985. The long-term loan requirements for irrigation purposes per individual rural bank was P2,396,850 for effective credit demand and P3,448,100 for potential credit demand. The average amount of credit needed by individual farm operator was P8,410.

For copra drier, the long term loan requirements per individual rural bank were P8,000 and P6,000 for potential and effective credit demands, respectively.

**AGRICULTURAL CREDIT AND COOPERATIVES INSTITUTE.  
1980. Status of Samahang Nasyon 1974 – 1975. Mimeographed  
Report. ACCI-UPLB, College, Laguna.**

This study sought (1) to evaluate the present status of the Samahang Nasyon (SN) with respect to financial condition, collection of general fund and collection of barrio guarantee fund and barrio savings fund; (2) to evaluate the accounting system of SN as to adequacy in the recording transactions; (3) to determine the various problems of SN in the collection of funds; and (4) to evaluate the organizational stability of SN including its weakness, if any.

The study included 9,767 registered and 2,405 organized SNs in all the provinces and cities in the country except nine Muslim provinces and cities.

Findings of the study showed that as of December 31, 1974, general fund contribution amounted to P7.94 million, 68.8 percent of which was from membership fees, 22.66 percent from annual dues, 54 percent from fines, and 8.04 percent from other income. Of the collected amount, it was indicated that 68 percent were in cash and 11 percent, in kind. Twenty one percent had been withdrawn for the purpose of subscribing to the capital stock of the Cooperative Insurance System of the Philippines.

As of December 31, 1974, P7.06 million barrio savings fund were collected from 5,389 SNs or fifty five percent of all Samahang Nayons. Given an average of 46 members per SN and 13.8 months of existence, the average collection of P1, 310.09 was 58 percent less than the expected amount of P3, 162.50. Withdrawals of the BSF fund were done by 3.15 percent of the SN. Only 40 percent of all registered SNs complied with the BGF obligation. Attainment of the expected collection of

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P82 million had lagged behind. After more than a year of SN program existence, the collection achievement as of December 31, 1974 was only P6.08 million or 7.41 percent of the expected.

The overall picture in the use of the necessary forms and records in 9,491 SNs revealed weaknesses in the recording of funds collected. Only 2,614 SNs or 28 percent had the member's financial record book. There was a discernible positive relationship between the funds generated and the increasing percentage of SNs having the necessary records and adequacy of posting. Among those having BSF and BGF, only 77 percent issued the cash deposit slip.

Some of the problems in the collection of funds indicated by the respondents were economic constraint, uncooperativeness of bankers in the implementation of the compulsory deduction, and lack of coordination between the SN and the lending agency. Organizational stability of SN took into consideration the performance of the Board of Directors (BOD) and different committees. Of the 12,139 SNs, 76 percent had functioning Education and Training Committees; 48 percent had functioning Audit and Inventory Committees and only 33 percent had functioning Finance and Development Committees. It was noted that SN status in terms of functioning Board and committees and preparation of monthly financial report indicated the leadership influence of the BOD. There was a positive relationship between functioning board and functioning committees.

**AGRICULTURAL CREDIT AND COOPERATIVES INSTITUTE.  
1978. Profile of Prospective Samahang Nasyon Members in the  
Philippines. Unpublished mimeographed report. ACCI-UPLB,  
College, Laguna.**

This study sought (1) to establish the socio-economic profile of the prospective members; (2) to establish the existing level of production, income, and technology applied to rice and corn production; (3) to determine the physical resources, credit sources and marketing practices used by the farmer-members. Data were gathered from farmers by personal interview with the aid of prepared interview schedules. It covered 6,121 respondents scattered in 1,067 barrios occupying 353 municipalities under 68 provinces of the 11 regions of the Philippines.

Results showed that share-tenancy predominated in seven of the eleven regions under study. The average age of household heads was 46 years and majority of the children were 20 years and younger. Owner-operators and part-owners, their wives and children were found to be older than the other tenure group. Ninety-nine percent of family heads were males. Sixty-five percent of the respondents finished elementary level. It was observed that owner-operators, part-owners, lessees, and share-tenants had four to six household members. Lessee-share tenants had 7 to 9 members.

The farmers were continuously operating their farms. More than half of the farmers had devoted 76 percent and more of their farming years to

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their farms. Except for share-tenants, all other farmers had combined farming with non-farm work like carpentry, construction work, etc. Share tenants on the other hand, were engaged in off-farm work like fishing, coconut and/or tobacco drying, etc. A highly significant relationship at 0.1 percent level was shown by tenure status and total family living expenses. Highest expenditure was exhibited by lessee-share tenants with an average of P3, 261 per year while share tenants spent the lowest, P2, 207 per year.

Majority of the farmers (64%) had below 2.1 hectares for cultivation. During the first cropping season, higher proportion of the farmers harvested on the average 30 cavans per hectare, share tenants having the lowest, 32.7 cavans per hectare, and lessee-share exhibiting the highest produce, 48.8 cavans per hectare. All tenure groups harvested better in the second crop with an average yield of 52.6 cavans per hectare.

Gross family income of owner-operators and part-owners were higher than the rest of the tenure groups. Expenditure per hectare was higher in the second than either the first or third crop. In general, more than half of the respondents adopted the modern technology of rice and corn production. Fifty-eight percent of the rice farmers planted IRRI and BPI 76 varieties, 52 percent adopted straight row planting and all farmers regardless of tenure used hand pump sprayers for spraying, poisonous baits for eradicating rats, and hand weeding for eliminating weeds from both rice and corn.

Local traders were found to be the outlets for rice and corn due to their higher price offering and also proved to have satisfactory arrangements with the majority of the farmers. Farmers, regardless of tenure class borrowed capital from non-institutional sources in the amount of P500 and less to finance their farming operations and family living expenses. Loans from institutional sources tended to be paid later than the non-institutional ones. There was an increasing use of relatives and friends as credit sources between 1971 and 1972. Borrowing from rural bank was done by 19% of the farmers.

#### **AGRICULTURAL CREDIT AND COOPERATIVES INSTITUTE (ACCI). 1965. An Evaluation of the Discussion Group Leaders Training**

A discussion group is defined as a group of 12 to 20 persons who hold 10 to 12 meetings of two hours each to discuss common problems and objectives. The group encourages the participation of all members through the guidance of a person trained as discussion group leader.

The success or failure of cooperatives depends largely on the vigilance of the members. But membership in cooperative varies. Members come from both educated and unlettered groups. Although belonging to the same society, they have varied ideas of cooperatives. In view of the situation, measures should be taken to promote a common and uniform approach to cooperative societies.

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Having realized the pressing problems of member education, the Agricultural Credit and Cooperatives Institute, in collaboration with the Cooperative Administration Office and the Central Cooperative Educational Board, initiated a specialized training program for the discussion group leaders. The two-week training course was divided into two parts. The first phase dealt primarily with fundamental techniques of and approaches to leadership, and the second phase was mostly practice sessions and solving problems met by the discussion group leaders in the field after they have attended the first part.

The seminars were held in ACCI and in the field; the participants, who were invited to attend the course, were chairmen of their respective education committees. Between May 2, 1964 and October, 1965, the Institute held five (5) training courses for discussion group leaders. The participants who finished parts I and II totaled 107.

#### **AGRICULTURAL CREDIT AND COOPERATIVES INSTITUTE. 1977. The Samahang Nayon After the Phase II Development Training Program: An Evaluation. Mimeographed Report. ACCI-UPLB, College, Laguna.**

This study was undertaken to (a) determine the degree by which the SNs complied with the requirements prescribed in the Phase II development training program; (b) identify the factors which affected the SNs compliance to the above mentioned requirements; (c) measure the extent by which the SNs tried or adopted the practices (i.e. written development plans, record keeping, etc) conveyed in the management and accounting course for officers and to find out the reasons for their non-trial and/or non-adoption of the aforesaid practices; and (d) determine the general attitudes, views, and opinions of officers and members on SN policies in particular and SN status in general.

A total of 812 SNs in 58 provinces were visited and 5, 352 officers and members were interviewed.

Results of the study revealed that only 35 percent of the SNs were able to complete the five Phase II courses. Average course completed was three with only 55 percent attendance. The courses were finished in a time period shorter than what had been prescribed. More than half of the respondents (57.55%) of the SNs had been collecting the required BGF and BSF. Seventy two percent had already selected and trained their Agricultural Counselors. About 80% of the SNs failed to put up the necessary demonstration projects, 72 percent had no written budget. Disciplinary actions were implemented by only 13 percent of the 483 SNs with erring members.

In general, the two major factors which were identified to be significantly related to the SNs compliance to Phase II courses were activeness of the SNs Board of Directors and the rank and number of DLGCD field supervisors. Majority of the respondents viewed forced savings and mutual aid as factors related to the success of SN. On the other

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hand, their negative opinions and views on government assistance and supervision and on the SN implementation of disciplinary measures as well as their unfavorable assessment regarding the benefits they expect from the SN and the SN's inability to take immediate remedial actions to its most serious problems, constitute enough grounds in concluding that majority of the SNs were not yet capable of being left alone.

**BASKIÑAS, JUANITA P. 1976. Motivation Behind Land Tenure Changes: A Philippine Case. MS Thesis, University of the Philippines Los Baños, College, Laguna.**

This study attempted to identify the different tenurial changes between 1963 and 1973 to determine the reasons why some farmers moved out while others stayed in their tenure status.

The 418 farmers included in the study were the same farmers interviewed in 1963, 1968, and 1973. Five general tenure shifting were used namely; the upward, downward, upward-downward, downward-upward, and no change. The massive campaign of the government through Presidential Decree No. 27 whereby automatic lease holding is required played an important role in increasing the number of lessees thereby reducing the number of share tenants from 1963 to 1973.

The different tenure shifting as well as staying in the tenure status were influenced by the characteristics of the operator and his family, production and production practices, the operator's production resources, and others.

The higher degree of satisfaction about the farmers' present tenure status prevented 86 percent of the farmers to go into other tenure forms. Nevertheless, the assistance extended by the government in making the necessary changes in previous tenure status of farmers through the extension workers appears very vital in the fulfillment of the Philippine agrarian reform program.

**BATOON, JACINTO R. 1984. Management of Selected Rural Organizations: The Case of Sanjera Irrigators Associations in Ilocos Norte. PhD Dissertation, UPLB. 250 pp.**

This study was guided by attempting to find answers to the following: (1) What are the time-tested management practices that contributed to the efficient administration of zanjera? (2) To what extent had farmers participated in achieving the goals and objectives of the associations? (3) What kind of leadership structure did zanjeras have that made them stable from generation to generation? (4) What other factors helped the zanjeras become established rural institution?

The study found that management of zanjeras did not have the sophistication of a scientific management; it rather employed practical and pragmatic practices easily understood by members. The efficiency of management was largely influenced by the strict implementation of

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rules and policies; in fact, discipline in the organization was the key factor to its solidarity. Also, management's effectiveness was due to the decentralization of planning and responsibilities and the consensus type of decision-making. These two factors seemed to have encouraged active membership participation in all zanjera activities such as the repair and construction of brush dams, maintenance and operation of canals, allocation and distribution of water, collection of fees, capital formation, and the like.

Leadership style in the zanjera was observed to be neither democratic nor autocratic, but rather partly-democratic and partly-autocratic. Group action-oriented organization like zanjera was found to work well under a leader who is partly autocratic. On the other hand, group cohesiveness could be enhanced by a semi-democratic type of leadership. Leaders in the zanjera sometimes resorted to the use of the "rule of thumb" to get results but at the same time leaders recognized that majority rules in the aspects of decision-making process.

The study revealed that there were a number of factors that motivated the members to get involve and participate in all activities. These are: (1) strict checking of attendance in meetings or group work; (2) stiff fines on absences, tardiness, and infraction of rules and delinquencies; (3) the "almas" or liquidation day; (4) serving free food and drinks during group work; (5) conducting social activities; (6) perceived economic benefits; and (7) equitable distribution of obligations and benefits.

One of the outstanding features of the zanjera organization lies in the simplicity of its organizational structure. This feature when patterned by the present irrigators' associations may improve their management system to be more functional and viable.

**CASTILLO, EULOGIO T. 1982. Potential Effects of Modifying Masagana 99 Program of the Philippines. PhD Dissertation, University of Illinois at Urbana-Champaign. 144pp.**

The study was conducted to find alternative policy measures to improve the Masagana 99 Program of the Philippines by improving farm performance as well as the viability and outreach of the lending program. The program is being threatened by the poor repayment of production loans by farmer-borrowers. Loan default rate was high (about 24%) in spite of the claimed increases in farm productivity and income, and farmers' access to cheap loans in the program.

Linear programming was used to determine the effects of simulating changes in types of loan disbursement, interest rate, credit limit, coordinated changes in interest rate and credit limit, and the assumed responses of farmers to such policy changes.

Results show the importance of expanded loan program and increase in interest rates in improving Masagana 99 program. Increases in credit limit increase net cash flow, induce reservation credit, reduce borrowing,

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and induce commitment of cash by the farm firm to production uses. Given such outcomes, it is logical to expect farmers to improve in loan repayment (pay their loan), as they consider the credit as a valuable and stable source of liquidity, a consequence that can enhance the viability of outreach of the lending program. Increases in interest rate can also promote viability and outreach of the lending program particularly if along higher rates, higher credit limits are also provided to farmers. Disbursement of loans all in cash was not found superior over loan disbursement partly in cash and partly in kind. However, the differences in the optimal solutions between the two types of disbursement were small and were attributed to the reserve prices of liquidity assumed in the study.

The study assumed that farmers will value the credit and will respond positively to the program if the credit is perceived as available and permanent source of liquidity. This perception of instability would sharpen the belief that the loan is a dole-out hence, need not be repaid - defeat of the program.

**CASTILLO, EULOGIO T. 1974. Marketing and Financing Tie-Up and Its Relation to Loan Repayment: A Case Study of NELRIDP Loan Program. MS Thesis. UPLB, College, Laguna**

A study on Nueva Ecija Land Reform Integrated Development Program (NELRIDP) was conducted in the province of Nueva Ecija. The study was conducted to 1) determine the degree of compliance of farmer-borrowers with marketing agreement, marketing practices of FaCoMa and farmer-borrowers under NELRIDP, utilization of loan extended by FaCoMa to farmers, and factors related to repayment performance of farmer-borrowers and 2) recommend alternative approach regarding credit extension and collection from farmer-borrowers.

Ten (10) percent of total farmer-borrower or a minimum of 25 respondents in a FaCoMa was taken as the sample. The respondents were randomly selected from the master list of FaCoMa member-borrowers of the 10 randomly selected FaCoMa/Cooperatives, namely: Bongabong, Cabanatuan, Cuyapo, Lupao, Muñoz, Quezon, San Leonardo, Talavera, Zaragosa, and General Ricarte. Data were gathered through personal interview of 360 respondents.

Respondents were grouped according to type of market outlets of their produce, namely: purely FaCoMa, combination of FaCoMa and other outlet, purely non-FaCoMa outlets, and no sales group. Seventy six (76) respondents sold palay purely to FaCoMa and 195 sold purely both to FaCoMa and other outlets while there were 94 farmer-respondents under the no sales group.

On the average, a farmer-borrower sold or delivered 16.55 cavans of palay to FaCoMa. He was able to comply 22.9% of the total 72.23 cavans marketing pledge. Those who sold to both FaCoMa and other outlets complied 55.8% of their pledge. It was better than the 48.9% compliance

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of those who purely sold to FaCoMa. Farmer-borrowers under purely non-FaCoMa outlet and no sales group were unable to deliver any palay to FaCoMa. This was because the former sold palay to outside buyer while the latter had no palay to sell. All the share of operator in the latter was consumed at home. Among FaCoMas, compliance with the marketing agreement was better in General Ricarte and Cabanatuan, 60.6% and 32.9%, respectively.

On the average, a farmer obtained P706.85/farmer or P209.95/ha production loan from FaCoMa. Among types of market outlet, purely FaCoMa obtained a loan of P791.90 per farm which was the highest. Purely non-FaCoMa, and combination of FaCoMa and other outlet got P643.95 and P787.05 per farm, respectively. No sales group had P656.58 per farm loan from FaCoMa. Among FaCoMas, loan extension was highest in San Leonardo, P1,031.35/farm. This was because the expected total production of borrower from this FaCoMa was reported as the marketing pledge.

Loan from FaCoMa was used for the purchase of seeds, fertilizer, and four chemicals as well as payment for custom labor, i.e., land preparations, pulling seedlings, transplanting, harvesting, and weeding. A part of the loan was also used for subsistence but the amount used for the purpose was less than 30% of the loan or less than P200 per borrower, the limit set by NELRIDP. Considering cash farm expense, FaCoMa loan releases were small. This was true in all types of market outlet and in every FaCoMa except San Leonardo and Quezon. On the average, CFE was around P130 more than the loan released. Outside borrowing augmented the loan from FaCoMa. On the average, P185.35 per farm was borrowed from other sources at 18% interest rate per cropping year.

Production loan from FaCoMa was not fully repaid. On the average, around 45% of the loan was repaid. Among market outlets, purely FaCoMa and combination of FaCoMa and other outlets had 67.6% and 83.7% repayment performance, respectively. Purely non-FaCoMa outlets had 17.8% repayment and no sales group had 8.8%. The loan repayment of farmer-borrowers under different types of market outlet proved that the tie-up warranted better loan repayment hence, better collection of production loan. Repayment performance showed that pattern of repayment was not clear under tenure status, size of adult equivalent in the household, and size of loan. Pattern of repayment was only clear under size of farm and income. Repayment increased as size of farm and level of income increased.

Responding FaCoMas included in the study were barely obtaining profit from their operation except Cabanatuan which had a profit of more than P110,000. In fact Talavera and Quezon had been losing in the operation since the last five years. In addition, the FaCoMas had negative networth and were highly indebted except Cabanatuan and Talavera. Current assets which were tied up to receivables were less than enough to meet the current liability. The financial position of FaCoMa and its heavy reliance upon ACA for operating capital, made FaCoMa an ineffective institution for the small



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farmers. It just prolonged the administrative red-tape in processing loan releases to farmers and increased the cost of credit to borrowers. In addition, it could hardly function as an efficient marketing unit to farmer-members due to its poor financial standing. Under these circumstances, and with the policy of the government to promote cooperatives, it is necessary to reconstruct the financial structure of FaCoMa. This could be accomplished by the immediate and full implementation of PD 175 especially paragraph G section 8 of the said decree. In addition, provincial and field offices of ACA should be granted more autonomy for expedient administration of loan to FaCoMa and consequently to farmer-borrowers.

**DAVID-MEDINA, WINIFRIDA S. 1980. Samahang Nayon Leadership in Southern Tagalog Provinces, Philippines. MS Thesis. UPLB, College, Laguna**

This study sought to determine the leadership roles of officers, members, and technicians involved in the Samahang Nayon and the relationship between some selected variables and the leadership role performance of the respondents.

The investigation was undertaken in all Southern Tagalog provinces. Interviewed were 672 respondents – 400 officers and 272 ordinary members.

The findings showed that the officers were younger and had higher level of educational attainment than the members. More officers were engaged in non-farming activities, secure in tenure status, had larger farms, adequate income, training experiences, organizational affiliations, and had performed various leadership roles. More presidents and secretaries/treasurers than managers had actually carried out their prescribed functions. More officers expressed confidence in assuming any leadership position in the SN after completion of the SN management training.

Various leadership roles were performed, which were more of group task roles than group building and maintenance roles. The benefits the respondents derived from the SN influence them to join the organization and the majority considered it an honor to be a member. The status of the SN was evaluated as neither successful nor a failure. The success factors were members' wholehearted cooperation and officers' efficiency. Members' unwillingness to comply with their financial obligations and their low capacity to pay served as hindrance to the success of the SN.

The SN president was considered influential in the Samahang Nayon and leader in farming. The most important characteristic attributed to a leader was the ability in human relations. The respondents believed that efficient leaders and cooperative members determine the success of an organization. The most serious problems were non-payment of financial obligations by the members. The need for well-trained, efficient, and full-time fieldworker to be assigned to the SN was expressed by the respondents. Educational attainment and major occupation were significantly related to the respondents' leadership role performance.

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**DE TORRES, ALFREDO B. 1979. The Pre and Post Samahang Nayon Changes in the Farm Business Operations of the Agrarian Reform Beneficiaries, 1972 – 1976. MS Thesis. UPLB, College, Laguna.**

This study attempted to find out the changes in the farm business operations of the 225 farms and the small farmers (share tenants and leaseholders) after four years that they were under the Samahang Nayon Development Program (SNDP). The farmers included in the study were interviewed in 1972 and 1976. Comparative analytical designs were employed among shifters and non-shifters. To determine the influence of SN, two additional categories of shifters were used, namely: member-shifters, member-non-shifters. Furthermore, tests of relationships were employed between selected farm business indicators for tenure shifters and SN membership. Significant changes were determined by comparing the results for pre and post SN period.

Results of this study indicate that SN appeared to have influenced and facilitated the upward tenure movement of the agrarian reform beneficiaries (ARBs). Anent average performance for pre and post SN period, consistent increase among the following items/indicators were observed for members and shifters of SN, namely: farm size, total value of production, production per hectare, value of operator share, adoption of farm management practices, commercialization, household capital formation, gross family income, cash expenses for rice and other crops, and family living expenses.

Farm size, effective crop area, adoption level of improved rice technology, first crop rate of production per hectare, total crop production value, net farm earnings, gross family income, and family living expenses were highly associated to tenure shift status in pre SN period. However, in the post SN period, only farm size, commercialization, and family living expenses were the only ones found related. The significant proportion of those belonging to above "average" features in 1972 ranged from 54 to 62 percent for shifters and 38 to 46 percent for non-shifters, while in 1976 it ranged from 55 to 59 percent for shifters and 41 to 45 percent for non-shifters.

When the same selected characteristics were tested for SN membership, farm size, gross family income, value of farm resources, and family living expenses were significantly associated in 1972. The latter two were also related in 1976 thus, became the commonly related features for both periods.

It appears that most of the farm business features were significantly related to tenure shifts while few significantly influenced membership in SN during the pre SN period. However, during post SN period, most of these were found insignificant. This implies that there is no unified set of variables that influence tenure shift and membership in SN.

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**DUMAGAT, FAY L. 1982. Studies of Member-Participation and Business Operation of Three Types of Cooperative Organization. Vol. I: Analysis and Interpretation of the Survey of Member-Participation and of the Stability and Prospect for Growth of Eight Cooperative Organizations.**

The objectives of this study were: (1) to study member-participation in three types of cooperatives; (2) to study their business operation; and (3) to compare member-participation and business operations of these cooperatives. Area marketing cooperative, Consumer cooperative and Credit cooperative were included in the study. Case study approach and survey were used.

In general, results showed that the socio-economic characteristics, knowledge and attitudes, farm and community conditions, and the needs of cooperative members were favorable to extensive and intensive cooperation. Member-participation and cooperation performance, however, were not impressive. Cooperation was contingent on benefits derived. Cooperative marketing of agricultural product was evaluated as more obviously risky compared to consumer good marketing or credit cooperative lending. The two marketing cooperatives studied exhibited dependence on outside financing. Without the latter, the cooperative would definitely fold up because the income generated by available operating capital coming from the members was not sufficient to offset the risks inherent in the business. The consumers' cooperative, on the other hand, was bound to be better than both the marketing and credit cooperatives. Demand for consumer goods was stable and the only problems met were external to the cooperative. Business operation among the credit unions was more stable but relatively less profitable than the other two types of cooperative.

Common to all the cooperatives, however, was the deficiency in record keeping such as receipting and journalizing of business transactions, the lack of cash control, and the inability of members and Board of Directors in checking abuses, negligence, and performance of cooperative employees. The other main finding was that member-participation was not significantly related to the status of business operation. Profitability was more a function of factors outside the cooperative such as market conditions, price of the cost of sale, and control of operating expenses. Member-participation even hardly affected decision-making in the cooperative or the abuses by cooperative officers and employees. It was only fixed deposits which were affected by attitude. And the finding that value of share contributed was related significantly both to status rating and to inventory turn-over indicated that there was an indirect relation between inventory turn-over and status rating. These findings demonstrated that member participation had some degree of association with the business status of the cooperative, but intervening variables concealed or distorted the significance of association.

**GAPUD, JOSE P. 1963. A Study of the Small Agricultural Loan Operations of the Legaspi Branch of the Development Bank of the Philippines, Albay.**

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This study was conducted in connection with the establishment of the Second Pilot Project on Supervised Agricultural Credit at DBP, Legaspi Branch, to find out the progress the Branch has made in implementing the Bank's small agricultural loan program in the province of Albay.

The study revealed that 71 percent of the 66 borrowers interviewed were farmers. The most important crops for which the loans were granted were abaca and coconut. On the average, the Branch approved loans in 55 days from application time. Fifty-nine percent of the borrowers reported not having received any farm management advice from the Branch after full release of their loans. There was a tendency for borrowers not to specify the purpose for which loans were intended. Twenty percent of the borrowers partially misapplied loan funds granted for purposes approved.

**GAPUD, JOSE P. 1964. A Pilot Project on Supervised Agricultural Credit, DBP, Cabanatuan City, July 1, 1961 – June 30, 1964.**

There were 95 supervised borrowers being supervised by three (3) Supervised Farm Credit Specialists. These borrowers were granted a total amount of about P100,000 in the form of small agricultural loans. All the 95 supervised borrowers invested the loan funds granted them for the approved projects. However, 43 percent of the borrowers misapplied a part of the loan proceeds for purposes other than the approved projects, which amounted to 84 percent of the total amount granted.

The number of supervised borrowers, who realized net cash income from the project financed, increased from 35 percent of the 46 borrowers in the first year to 59 percent in the second year. The percent of borrowers with net worth or equity in the finance projects increased from 65 percent in the first year 72 percent in the second year.

It was observed that a significant portion of the total due amortization were fully paid on time of the total amount granted, 70 percent were fully paid and 17 percent, partially paid. Fifty-two percent of the fully-paid amortizations were paid on time and 10 percent, were paid in advance. On the whole, 72 percent of the total due amortizations were collected during the three-year-period.

**GIBE, BIENVENIDO N. 1965. A Case Study on the Management of the UP Consumers Cooperative Association, Inc.**

The study revealed that from the date of registration up to the present, membership had increased from 109 to 680 members. The paid-up shares of stock was P29,620. Among the 680 members, 80 percent was represented by members of the faculty and employees of the University of the Philippines and 20 percent students.

The total volume of borrowers of the cooperative went up to P936,238. With its success, the cooperative was able to give the following benefits and privileges to its employees and members: a) year-end bonus; b) maternity, vacation, and sick leaves; c) protection for nursing mothers; d)

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selling on credit on a limited basis; e) financial assistance upon the death of relatives; and f) scholarships for sons and daughters of members.

**GODDARD, W. F. 1963. Case Studies of Selected FaCoMas in the Philippines.**

The case studies tried to study the operational conditions of the FaCoMa over a reasonable period of years including also where possible the initial stage of its revitalization, and to appraise in substance the progress achieved so far within the several phases of development as related to the economic environments and circumstances surrounding such development. Three FaCoMas were studied, namely: Echague FaCoMa in Isabela, Santa Ana FaCoMa in Pampanga, and Midsayap FaCoMa in Cotabato.

Findings and suggestions indicated as a result of the case study reports:

1. The cooperative system can effectively assist the farmer in his development. The system must however be explained through education and information before and even after organization so that not only privileges but also responsibilities are understood.
2. Leadership is needed at the local level to convince farmers to return to the cooperative fold with confidence, and to motivate the spirit to progress without living in the past failures. Leadership training is desirable.
3. The need for more educational and informational measures to be conducted at the barrio level. The District Board members and Manager to actively promote on a modest but continuous basis.
4. Farmers should be encouraged to organize themselves first into local associations and thereby present a united and convenient working front in preparation for the FaCoMa stage where a much wider area of operation is involved. This process builds up unity and reduces contract work with individuals.
5. Managers of FaCoMas constitute the mainspring in the mechanism of effective management. The FaCoMa itself is a business organization and should be run as one without too many restrictions. The training of existing managers is vital and in addition a reserve of trained personnel is necessary to meet expanding needs of the movement.
6. The training of FaCoMa officials, on the other hand, will help and promote better understanding and result in good working relationships between them and the manager. Management as a team is essential for the manager and his staff who would also know, in general, what the former is doing.
7. Unlike credit unions, consumer societies, etc, of the institutional type where the member is relatively better educated, the FaCoMa deals with the rural folk who depend on it for their sole production needs.
8. The approach to education at the local level could be advantageously patterned in small and workable groups with an emphasis on information and discussion techniques. Working operations of FaCoMa, responsibilities of members, officials, and employees need to be stressed.
9. The business of a FaCoMa is of primary importance and takes first

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priority. Social welfare and community benefits should be resultant to the business. Too much ideology and philosophical thinking is likely to hamper good practice and progressive development.

10. Capital raising funds contributed by members for development purposes within the FaCoMa, e.g., extension of driers, additional warehouse space, trucks, etc. is a good and healthy sign of their confidence. Such contribution in kind with each harvest minimizes the usual pain of cash collection and they see with their own eyes the services they had installed. This is the first step towards more members owned capital and the gradual reduction of Governmental participation.

11. Inter relationships and mutual assistance amongst operating FaCoMas within a certain region or provinces are a source of collective strength and bargaining power in the fields of marketing and supply. While some consideration is shown for the weaker FaCoMas such inter relationships must retain the basis of good business principles and effort. This will prepare the ground for the future role of the National Federation of FaCoMas.

12. Agricultural credit has to be adequate if the farmer is to complete his production cycle of operations. In a FaCoMa this is particularly true of the small farmer member because the large holding farmer could find further funds in other agencies like rural banks and the development bank. Should funds from ACA be less than those expected by FaCoMas the problem of adjustment will arise. At this stage when increased production is important, both types of farmer member need consideration and the support of both are vital to the FaCoMa itself.

13. The process of revitalization could best follow the path of development being pursued by the government in its plans, projects, and facilities. Considering the lead of old liabilities revitalization comes easier if the economic lot of the farmers is at the same time being uplifted. This is the opportune time and may reveal better results than with a general program based on target goals.

14. Not much comment could be made on the aspect of thrift and savings as FaCoMas are at present busy in developing operations or in revitalization. Once they are operating effectively a small saving even if it is one cavan per year or harvest could greatly implement members' savings.

15. Based on the experience of the past the creation of important funds e.g., bad debts fund would be feasible in FaCoMas.

16. Adequate personnel in ACA is essential for this period of revitalization and development if a close watch is to be made. While the training of FaCoMa officials and employees is now going on it is imperative that at the same time short refresher courses be conducted. For ACA and APC field officers, modern concepts and practices in cooperative operations of FaCoMas are also carried out so as to enable them to guide and advise the movement effectively.

17. To enable the easier perception of the position of old loans released by ACCFA loan amounts in the balance sheet of FaCoMas could be qualified as such under each item so as to distinguish them from subsequent current loans of ACA.

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**LACTAO, LUCIANO E. 1965. The Role of Local Government, Cooperatives, and Voluntary Agencies in Community Development.**

National programs geared towards community development are always a project of any administration in the Philippines. They are planned at the top by distinct national departments working independently of each other and are then framed down for execution. Taking a bold step, the PACD reversed this traditional approach by having plans initiated from below as modest projects like foot-bridges, with the hope that the pattern will be accepted in the administrative community.

The PACD was successful for a while but not without debacles later when the whole program was sidetracked into a minor role. The barrio council and the municipal and provincial community councils which were expected to constitute a vital integrative structure turned out to be weak foundations, because of their lack of local autonomy and because of the pressure exerted by the national government.

Today the PACD has not quite succeeded at producing significant results. The program still continued to be promotive of dependence, not self-help. The agency was now even faced with the danger of decline because of its faltering finances, infirm legal basis, and the continued adherence to the traditional status system among the national departments. Its role has not only tended to be secondary but may even be relegated further into the background. To sustain its program, grater support as well as greater local autonomy is needed. Reorientation of the PACD program to projects that will create people support and mass enthusiasm may be necessary and would be of great help.

The cooperative sector, which is expected to contribute to overall development, has not done much either. Its role in community development has been that of distant hope. It is perhaps necessary for the government to provide promotional agencies and staff and resources especially in cooperative education work. Other voluntary agencies at best have been “research-oriented,” with very limited impact. Considering the total demands of community development work, it appears no one agency can be of significant consequence alone.

**LOVERIDGE, E.V. and V.C. Saguin. 1964. Cooperative Education in the Philippines in 1963.**

The study dealt on the activities of the 20 government agencies and private organizations involved in cooperative education in 1963. It revealed the lack of coordination among these agencies in their educational activities. It also showed that most of these activities were in the form of two to four-hour promotional seminars. Cooperative membership education and employee training received very little attention.

**MUERE, ROMEO A. 1964. An Evaluation of a Decade of Rural Banking in the Philippines in Relation to the Development of Agriculture. (Source: MS Thesis- Romeo Muere)**

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The study revealed that the average farm capital of a rural bank borrower is P22,193. Of the total average farm capital, close to 72 percent or P15,918 is in the form of land. The value of dwelling was P4,227 or 19 percent of the total average capital. The average receipts of the borrower's family from all sources both from farm and non-farm sources was P5,037 of which P2,624 was from non-farm sources and P2,413 from farming or 52.09 percent and 47.91 percent, respectively. The average family expenses both for the home and the farm was P4,112, of which P2,909 or 71 percent was for family living, P987 or 24 percent for farm operations and P216 or 5 percent for unusual expenses, leaving a net income of P925.

Of the 573 borrowers studied, 75 percent were granted loans sufficient to meet their urgent needs. Twenty three percent received inadequate amount. The repayment performance of rural bank borrowers was quite satisfactory. Sixty nine percent of the borrowers repaid their loans on or before maturity date. Only 31 percent of the borrowers repaid after the due dates of their loans. Of the 573 borrowers of the rural banks program for the past ten years, 55 percent claimed that in a way loans obtained from the rural bank helped them increased their farm income. The rest stated that the loans obtained enabled them to satisfy their urgent needs for cash.

The borrowers exhibited satisfaction over the services that the rural banks are offering. Ninety three percent of the borrowers expressed satisfaction on the services offered, only 5 percent are dissatisfied, and 2 percent have no comments.

The study made the following recommendations:

1. To spread the idea of rural banking throughout the country and devise a broad program of credit education for the development of proper attitudes towards rural bank credit, the Rural Bankers Association of the Philippines in cooperation with the Department of Rural Banks, Central Bank of the Philippines, should undertake a massive information campaign by advertising rural banks through different media such as radio and papers of local and national circulation. Rural bank personnel should also tour the area of its operation to strengthen the image of the rural bank and to “sell” it to prospective clients.
2. The terms and conditions of loans for agricultural purposes should be adapted to the crops to be financed. To this end, the Department of Rural Banks should study the feasibility of specific financing policies for sugar, abaca, coffee, cacao, pineapple, coconut, and rubber, with loan maturity dates fitted to the respective characteristics of these crops.
3. On the basis of “project feasibility” under which the farmer-borrower should contribute substantial amounts of his own funds or properties to a venture from which he stands to reap the bulk of the profits, pilot projects on supervised credit should be launched in different regions on a joint partnership with the Central Bank and the financially-able rural banks, in footing the salaries of well-trained technicians to be hired.
4. Rural bank inspectors should be given adequate training on farm



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appraisal, credit investigation, loan servicing, and supervision.  
5. To hasten rural progress, rural banks should encourage and assist in the promotion and organization of farmers' cooperatives and associations in their respective areas of operation. To this end, the Department of Rural Banks should create a section exclusively for the promotion of cooperatives where rural banks operate.

**NALDOZA, ARNOLD M. 1983. Organizational Capability and Institutionalality of Philippine Precooperatives. Ph. D. Dissertation. UPLB, College, Laguna.**

The study established the operationalization of functions by precooperatives and determined the relationship between organizational capability and institutionalality. Six Philippine precooperatives were studied involving 173 respondents. The precooperative was the unit of analysis, using the statistics of mean, percentage, Fischer exact probability test, Kendall rank correlation coefficient, and Pearson product-moment correlation coefficient. The time frame of analysis was 1973 up to 1980, inclusive.

The respondents were unanimous in declaring that the objectives, functions, and policies behind the precooperatives development program were beneficial to the intended clientele. Program-wise, they experienced the "hurry" of training dosages in the first two years and tackle of follow-up in the next six years. An increasing rate of non-compliance with savings program occurred over time. Linkages of precooperatives within and outside of the barangay were more social than economic. The officers were better off than the members in terms of educational attainment, landholding, farm production, and family income.

The presence of organizational capability was medium consisting of personal resource, socio-psychological resource, and barangay resource. The presence of institutionalality was "low" in terms of capacity articulation and service delivery. The organizational capability and institutionalality of precooperatives have not yet assumed the status of a "taken-for-granted reality". The personal and socio-psychological resources were positively correlated with capacity articulation and service delivery.

By achieving the critical fits between the program, the agency, and the clientele, the rural poor may be initiated into the stream of productivity and equity. The precooperatives may be institutionalized through the fascipulation of interactions, activities, sentiments, and rewards with the use of the learning process approach.

**NALDOZA, ARNOLD M. 1979. Samahang Nayon Officers' Responsivity to Management Training. MS Thesis. UPLB, College, Laguna.**

The study sought to determine the socio-economic profile of Samahang Nayon officers and the relationship between symbolic and use adoption regarding the management lessons.

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The investigation was undertaken in 812 Samahang Nayon units from 58 provinces. Interviewed were 3,990 respondents – 2,390 officers and 1,600 ordinary members.

Anent socio-economic characteristics, the members were older by three years; more officers had higher educational attainment; both had equal number of dependents; more members were engaged in farming; and more officers were more secure in tenure. A slight difference was observed between them regarding farm size and rice production per hectare. On the use adoption of the savings obligations, both had low performance. The number of weeks and sessions of training as prescribed by the manual was not observed in practice. Seventy-one percent of the officers as against 28 percent of the members attended all the lessons. The officers exhibited higher symbolic adoption rating. When asked about their competence to assume leadership position after the management training, the officers claimed their preparedness while the members expressed their uncertainty.

Educational attainment was inversely related to symbolic adoption while training experience was directly associated. Inversely related to use adoption of barangay guarantee fund were age, educational attainment, tenure, training experience, and frequency of MDO visits, except for major occupation which was directly associated. Directly related to use adoption of barangay savings fund were educational attainment and frequency of MDO/BDW visits. Symbolic adoption and use adoption were not significantly related regarding the functions of officers, however, they were found to be inversely associated regarding the savings program.

**NIDUAZA, ROSA LO. 1981. Active and Inactive Samahang Nayons in Four Mindanao Provinces. MS Thesis. UPLB, College Laguna.**

The study sought to determine the performance of the active and inactive Samahang Nayon (SN) in terms of size of membership, financial conditions, management practices, developmental activities/projects, and to find out the socio-economic characteristics of members related to SN performance and their attitudes towards the program.

The study was conducted in the provinces of Misamis Occidental, Surigao Del Sur, South Cotabato, and North Cotabato. The respondents interviewed were 249 ordinary members and 239 officers of 52 Samahang Nayon units.

The members of active SN as compared to those of the inactive were slightly older, with higher educational attainment, had larger **household** size, with higher proportion of amortizing owners, larger farm size, higher rice production per hectare, larger farm income but with less non-farm income, larger assets, and higher level of living. Attitudes towards selected Samahang Nayon aspects of both groups were generally favorable. In terms of organizational characteristics, the active SN in contrast with the inactive, were located in areas with more facilities/structures. Moreover, the active SN had more members, larger assets, capital funds,

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and members' equity participation.

Fifty-seven percent of the active SNs and only 14 percent of the inactive had undertaken economic activities/projects. More active SNs than the inactive adopted the prescribed management practices. The officers of both groups performed less than half of their expected functions. Of the 11 socio-economic variables investigated, only size of household, educational attainment, and farm income were significantly related to SN performance. The organizational variables found associated with SN performance were presence of facilities/structures in the community, size of membership, total assets, and management practices. Most serious problems cited were non-payment of dues and savings contributions, low production, and increasing loss of faith in SN.

**QUINTANA, VICENTE U. 1964. An Analysis of the Straight Agricultural Loans Granted by the Development Bank of the Philippines Branches at Cabanatuan City and Isabela. PhD Dissertation. Ohio University, USA.**

The specific objectives of the study were: 1) to determine to what extent the loan is being used to accomplish the aims of the Development Bank of the Philippines to increase and diversify agricultural production, to encourage effective farming practices and to enable the borrowers to repay the loan; 2) to consider and examine the experiences and attitudes of the borrowers with regard to those loans and to technical guidance; 3) to determine the causes of default in the repayment of amortizations with the end in view of remedying the situation and plug the pitfalls of the past operations; 4) to know the economic conditions of the borrowers to provide a basis for future policy-making decisions; 5) to analyze the lending policies and operating procedures and practices of the Branches and to suggest possible improvements; and 6) to provide information for teaching students of rural credit and for training of personnel of the Development Bank of the Philippines.

**QUINTANA, VICENTE U. et. al. 1965. A Study on the Demand for Medium and Long Term Agricultural Credit for Small Farmers in Twenty Rural Banks.**

Under the study, borrowers of rural banks were found out to be needing medium-term loans in an average of P12,262 for the purchase of tractors, and P1,484 for irrigated pumps; whereas, non-borrowers of rural banks needed an average amount of P11,026 for the purchase of tractors and P5,130 for irrigation pumps.

It is estimated that about 29 percent of the total borrowers of rural banks required medium-term credit for the purchase of tractors, and about 18 percent for irrigation; whereas, 28 percent of the non-rural-bank borrowers needed medium-term loans for the purchase of tractors and more than 12 percent for irrigation.

All kinds of operators included in the study needed an average long-term amount of little less than P10,000. The average long-term loan

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requirement of borrowers of rural banks for the purchase of irrigation is P4,538, and an average of P1,000 for the construction of copra drier. Under the same kind of loan, for the purchase of irrigation pumps, non-rural-bank borrowers required a little bit more than P14,000.

The average cultivated area of the farm operators was about 9 hectares with an estimated value per hectare of P7,755. The total gross income per borrower of P9,354 was larger than that of a non-borrower because the farmer had livestock gross annual income almost twice as large as the livestock income of non-borrowers.

Out of the annual gross income per rural bank borrower in the amount of P9,354 the amount of P4,481 came from crops; P1,102 from livestock; and P3,770 from other sources. The gross annual expenses per borrower amounted to P4,703 while that of non-borrowers was estimated to be P4,017.

**ROLA, LEANDRO R. 1985. Attitudes and Economic Variables Affecting Conservation Response in North Florida. PhD Dissertation, University of Florida, USA, 130pp.**

A total of 145 farmers in North Florida were personally interviewed to 1) identify economic variables which could encourage and/or discourage use of conservation measures; 2) determine factors what influence efficiency of adoption decisions; 3) predict probabilities of adopting conservation measures and efficiency of adoption decisions; and 4) estimate the farmers' minimum threshold level of cost share for using conservation practices.

The major hypothesis tested was the conservation practices are also a consumption good affected not only by economic but also by noneconomic forces. A qualitative response model with a zero/one dependent variable, 1-for users and 0-for nonusers, was used to test the hypothesis.

The logit analysis showed that attitudes were indeed on a par with economic phenomenon in affecting adoption. Important attitudinal variables were stewardships (STWSP), attitudes toward farming (FWL), expectation of the economic future of farming (FUTUR), perception of the gravity of the erosion problem (GREP), attitude on government's intervention in controlling erosion (GOVT), and attitudes on profit maximization (PRFIT). These were found to complement economic factors such as farm size (AC83), age (AGE), and area devoted to row crops (PCTOC), in governing adoption of conservation practices. The size of cost share desired was also heavily influenced by attitudinal characteristics of farmers. In addition to economic variables such as PCTOC and NATI, the desired cost share was significantly affected by STWSP, FW, attitudes toward risk (RISK), attitude toward technology (TECH), and the conservation ethic (ETHIC).

Farming experience and consultation with the Soil Conservation Service

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were important in enhancing the efficiency of adoption decisions. Users of practices were willing to accept lower cost shares than what was currently provided, but nonusers might prove to be more cost efficient. Cost sharing strategy would only be effective if it was carried out in consort with a program designed to influence values, ethics, and attitudes towards conservation and the need to be a stronger steward of the land.

**ROLA, LEANDRO R. 1979. An Analysis of the Savings Program of the Samahang Nayon in the Philippines. MS Thesis. UPLB, College, Laguna**

This study sought to evaluate the field implementation as well as the membership's rate of compliance to the SN's Barrio Guarantee Fund (BGF) and Barrio Savings Fund (BSF).

The findings revealed that only about 57 percent of the SNs which were registered on or before November, 1974 strictly enforced both the required BGF and BSF. Twenty-five percent enforced either the BGF or BSF only and 18 percent did not enforce any savings program at all. Those SNs which enforced the BGF only, generated an actual savings of P1,033.44 per SN (or P20.11 per member) while those which enforced the BSF only, collected an average of PP1,385.59 per SN (or P27.66 per member). On the other hand, those which enforced both BGF and BSF collected an average of P4,695.76 per SN (or P75.24 per member). This consists of P2,170.59 per SN (or P34.45 per member) for BGF and P2,525.17 per SN (or P40.79 per member) for BSF.

Except for the policies regarding discipline and methods of collection, majority of the SNs followed the guidelines set forth by the program planners in implementing BGF and BSF in the field. About 60 percent of the registered SN, officers and members were found remitting contributions to BGF and BSF. However, their average percentage rate of compliance leaves much to be desired. The BGF contributors saved an average of only 28.7 percent of what was expected of them while the BSF contributors had an average of 50.3 percent. Their average actual peso contribution was P77.80 for BGF and P77.01 for BSF.

The members' age, household size, educational attainment, farming experience, tenure status, productivity, knowledge of BGF policies, attitude towards forced savings, and visits of MDO to SNs were found negatively related to their rate of compliance to BGF. Similarly, the farming experience, knowledge about BSF, and visits of BDW to SNs were found inversely related to the members' rate of compliance to BSF. Those members with positive expectations on the outcome of the SN program tend to contribute more to BGF.

The factors which were directly related to members percentage rate of compliance to BSF were: educational attainment, tenure status, farm size, productivity, farm income, expectation on SN program, frequency of meetings of the Board of Directors, Finance and Development Committee, and Education and Training Committee, frequency of

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auditing by Audit and Inventory Committee, issuance of receipts, and visits of MDO to SNs.

In the light of the findings of the study, it was felt that there is a need to (a) reduce the amount of savings contributions prescribed in the program; (b) modify the non-withdrawability of the BGF contributions; (c) allow the SNs to invest some of their savings in ventures which promise immediate returns; (d) provide the members with correct information about the SN savings program; and (e) effect a closer supervision of SNs by MDOs, if only to make the SN savings program more realistic and meaningful.

**ROLA, LEANDRO R., E.T. Cuaresma, and W.D. Medina. 1989. Samahang Nayon Support Project: An Evaluation.**

The objectives of the study were: 1) to assess the status of the SNs' income generating projects supported by the SNSP; 2) to determine the impact of the SNSP supported projects to the overall success and/or operations of the SNs as well as the socio-economic conditions of their members, 3) to determine the SNs current financial capabilities to repay loans granted under SNSP; 4) to identify the success or failure factors of SNSP supported projects, 6) to determine the members' views and commitment towards the success of their SNs and SNSP supported projects, and 7) to formulate policy recommendations to strengthen direct lending programs for small farmers' cooperatives.

The SNs surveyed had an average membership of 62, 72% of which were reported to be active. These were predominantly rice producers. On the average, each of these SNs covered 151 hectares of riceland, 73% of which were irrigated.

A total of 35 SNs surveyed had records of their total accumulated funds. Records for BGF, BSF, and GF collections were still intact in 30, 29, and 24 SNs, respectively. During the time of interview, each of these SNs have the following average fund balances: total accumulated funds including the CIF - P10,025; BGF - P4,601; BSF- P3,813; and GF - P2,000. Of the 59 sample SNs, 42 had an average investment of P7,925 each to their AMCs (from P300 - P26,000/SN); 44 had investments of P23,964 per SN in CRBs (from P1,000 - P85,000/SN); and 16 had investments of P638 each to CISP.

Sixty-six percent of the 59 SNs visited used Official Receipts (OR); 56 percent maintained their Voucher System (VS); 80 percent had Income Record Books; 73 Percent had Disbursement Books; 71 percent had Statement of Operations; and 64 percent had Balance Sheets.

In Luzon, of the 30 SNs visited, only 6 percent continue with their BSF; 10 percent still have BGF collections; and 10 percent had GF collections. In Mindanao, 39, 28 and 50 percent of the 18 SNs visited retained their BSF, BGF and GF collections, respectively; while in the Visayas, only 2 out of the 11 SNs surveyed continued with a savings program

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Regarding SNSP assistance, 27 out of 59 SNs received financing to purchase threshers; 21 received loans to buy hand tractors; 9 borrowed to buy rice mills; while 23 received assistance to construct warehouses. Four (4) other SNs received financing to buy corn shellers, a weighing scale, a mechanical dryer, and a hydro-coffee mill. Finally, through the SNSP, 21 SNs were able to purchase office equipment and 5 were able to engage in palay trading business. Out of the 109 assisted projects identified during the survey, 51.3 percent were in Mindanao.

Meanwhile, only 11 (out of 27) SNs with thresher loans; 6 (out of 10) SNs with rice mill loans; 4 (out of 5) SNs with palay trading loans; and 8 (out of 21) SNs with hand tractor loans were able to show their business records for 1987. The 11 SNs with threshers earned an average net income of P20,382 each in 1987. The 5 SNs with rice mills in Luzon suffered an average net loss of P15,017 each while the lone borrower from the Visayas made a net income of P5,123 in 1987. The 4 SNs engaged in palay trading registered an average net income of P13,850 each in 1987. The 8 SNs in the tractor business had an average net income of P3,968, gross sales of P8,199; and operating expenses of P4,836 each in 1987.

It was noted that there was really a total of 131 loans applied to SNSP by the sample SNs, however, only 109 SNSP supported projects/activities were found. As reasoned out by some respondents, several smaller SNSP loans were consolidated to purchase/install fewer but more expensive pieces of equipment and/or facilities. Nonetheless, 53 (40%) of the 131 SNSP loans granted were found fully paid, 63 (48%) were partially paid, and 15 (12%) were unpaid.

The proportions of fully paid loans are as follows: office equipment – 62 percent; rice-mill – 44 percent; hand tractors – 33 percent; threshers – 32 percent; corn sheller – 100 percent; and mechanical dryer – 100 percent. The 5 SNs which borrowed for palay trading made partial payments only. Partial payments were also made by 78 percent of the borrowers who constructed warehouses; 61 percent of those who borrowed to buy threshers; 52 percent who borrowed to buy hand tractors; and 33 percent who borrowed to buy a rice mill. For all these projects, an average partial payment of about 45.2 percent for each project loan was computed. The highest partial payment was made for palay trading loans (78% of P203,000) while the lowest was for warehouse loan (24.7% of P203,000).

The SNs found to have not remitted a single centavo for their loans are as follows: 2 (7.4%) with thresher loans; 3 (14.3%) with hand tractor loans; 1 (11.1%) with rice mill loan; and 7 (33.3%) with office equipment loans. The following SNSP assisted projects were found still operational during the time of interview: thresher – 16 out of 27 (59%); hand tractors – 12 out of 21 (57%); rice mill – 7 out of 9 (78%); warehouse – 18 out of 22 (82%); office equipment – 19 out of 21 (90%); palay trading – 4 out of 5 (80%); weighing scale – 1 out of 1 (100%); corn sheller – 1 out of 1 (100%); and mechanical dryer – 1 out of 1 (100%). The hydro-coffee mill was found non-operational.

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It was noted that 33 out of the 59 sample SNs (55%) put up counterpart funds for SNSP loans. Altogether, a total of P292,500 in counterpart funds for SNSP loans were put up by the 33 SNs (or an average of P13,965/SN.). Twenty-one of the 59 SNs surveyed had 37 projects other than those financed by SNSP. Foremost among these were 3 hand tractors, 6 warehouses, 5 consumer stores, 3 rice mills, and others. Of the total 37 projects, 35 (94%) were found operational during the time of interview. All these projects were financed from outside sources. Similar to the SNSP supported projects, the SNs also provided counterpart funds averaging to P26,839 per project.

It was revealed earlier that a total of 347 officers and members were personally interviewed in the study. Of these respondents, 50.4 percent were from Luzon, 16.4 percent were from the Visayas, and 33.1 percent were from Mindanao. These respondents were about 53 years old, mostly males (82.1%), and married (88%). On the average, they had 8 years of formal schooling, had 6 household members, and had been with their SNs for about 13 years.

Thirty-two percent of the respondents were owner cultivators; 29.9 percent were leaseholders; 19.5 percent were amortizing owners; 6 p In 1987, the respondents earned an average of P40,553 from rice farming (P43,664/officer and P36,945/member). Those employed, earned an average of P18,424 (P23,819/officer and P13,030/member). Income from other sources was computed at P13,520 per respondent. The average total income from all sources was computed at P49,234 per respondent in 1987. The average annual household expense was P21,634/ respondent (P22,748/officer and P20,353/member). The lowest was in the Visayas (P11,161) while the highest was in Mindanao (P32,305).

The rice farming respondents cultivated an average of 2.25 hectares during the wet and 2.03 hectares during the dry season. The average production per farm was about 165 cavans during the wet and 2.03 hectares during the dry season. The average production per farm was about 165 cavans during the dry (about 76 cavans/hectare) seasons. In general, the respondents spent an average of P3,404 per hectare per cropping season.

Of the 315 rice farming respondents, 59 percent financed their operation by borrowing while 41 percent engaged in self-financing. The three (3) main sources of credit were: private moneylenders/traders (33.3%); CRB (25.3%), and SN/cooperatives (18.5%)

Thirty percent of the respondents revealed that they will pay the CRBs first, if pressed to pay their loans from different sources of credit. Twenty three percent (23%), however, will pay the private moneylenders/ traders before anyone else. The CRBs and RBs ranked highest as second priorities for payment among the respondents (25% each).

The borrower-respondents spent an average of 1.98 weeks to follow-up and receive their loans from CRBs; 2.54 weeks from LBP; 2.86 weeks



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from PNB, and 3.3 weeks from RBs. Borrowers from SNs, relatives/neighbors and private money lenders spent an average follow-up time of only 0.23, 0.51, and 0.52 weeks to receive their loans, respectively.

The average additional cost incurred by the respondents in following-up their loans were as follows: CRB – P33.01; RB – P14.33; PNB – P30.16. The borrowers from relatives/neighbors and private money lenders/traders spent an average of only P5.22 and P9.40, respectively. In general, from 57.1 to 88.5 percent of the borrowers from formal lending institutions spent P50.00 and below as additional cost to follow-up the approval and releases of their loans.

The biggest production loan per farm received was P8,792 (LBP) while the smallest was P2,400 (PNB). In Luzon the biggest loan per borrower was granted by the Credit Cooperative (P6,907) while the smallest was granted by the private money lender/trader (P750). In the Visayas, the biggest loan was given by a relative/neighbor (P7,666) and the lowest was released by PNB (P1,000). In Mindanao, the biggest loans were released by the LBP (P 14,800/borrower) and the smallest were granted by the SNs (P2,250/borrower).

In 1987, the interest rates paid by the borrowers for production loans ranged from 10-288 percent per annum, with an average of 48.3 percent. Fifty percent paid an interest of 20 percent and below, 20 percent paid from 21-40 percent; and 25 percent from 41 to 288 percent. The average interest rate paid by the borrowers from the Visayas was 102.3 percent; from Mindanao was 44.6 percent; and from Luzon was 29.1 percent.

In 1985, 74 percent of the respondents were attending SNSP meetings. This attendance rate slipped to 73.5 percent in 1986 and again increased to 74 percent in 1987. SNSP services/equipment were availed of by 51.9 percent of the respondents in 1985; by 52.2 percent in 1986; and by 47.8 percent in 1987. Half of the SNSP equipment operators (N=12) used their equipment for only 1-2 times a year; 33 percent for 3-6 times; and 16.7 percent for 7-13 times.

More than 32 percent of the respondents rated the management efficiency of their SNSP projects as “very” efficient; 47.7 percent rated it as “moderately” efficient; 5 percent gave “inefficient” ratings; and 6 percent refused to comment. More than 54 percent of the respondents claimed that the operations of their SNSP projects were being audited by their AIC. Of those audited, 1/3 claimed that they were audited semi-annually; 27.4 percent – annually; 15.9 percent monthly; and 6.7 percent – quarterly. The SNSP services and equipment were paid by cash as reported by 77.2 percent of the users. Collection of fees for using SNSP equipment/facilities was done mostly by the Managers, Treasurers, Operators or Presidents. Remittance of SNSP loan amortizations was done mostly by the Presidents (40.4%) or the SNSP Technicians (36.4%). Telegraphic transfer (40%), cash payment to the bank collection, and cash payment directly to the bank (6.9%) were the most popular ways in remitting SNSP loan amortizations.

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Twenty percent of the users of SNSP services/facilities did not encounter any major problem. However, 61 percent disclosed some complaints, foremost of which were: poor quality maintenance of equipment/facilities (33%); late payment/non-payment of fees by users (16.7%); competition from member-owners of facilities (7.5%); and non-payment of SNSP loan amortization (7.5%).

Twenty percent of the respondents claimed that they did not benefit from the SNSP projects because they have their own equipment/facilities (25%), farms were too far from SNSP facilities (25%) or facilities were non-operational. Of the 80 percent who were benefited; use of facilities/equipment at cheaper rates (65.5%), direct increase of income level (28%), and other economic benefits (6%) were enjoyed by them from the SNSP projects.

More than 8 out of 10 respondents claimed that their BODs were active. With respect to committees, only 58, 41.3, and 38.7 percent of the respondents, respectively reported that their AIC, ETC, and FDC members were active. No regular meetings and waning interest of members were the two major reasons cited for inactiveness. Around 58, 54, 54, and 41 percent of the respondents claimed that 51–100 percent of their membership continue to attend/participate in SN meetings, trainings, projects, and capital formation process, respectively. Less than 4 out of 10, 6 out of 10, and 7 out of 10 respondents interviewed revealed that their SNs were highly effective in marketing the members produce, in delivering credit services, and technical assistance to members, respectively. Less than 19 percent of the respondents continued to participate in BGF and BSF programs. With respect to GF, 37.9 percent of the respondents were found to be still contributing to the SNs.

The respondents reported that the SNSP technicians regularly visit their SNs weekly (42.8%), twice a month (32.4%) or yearly (5.5%). Around 20 percent reported to have been visited irregularly. According to the respondents, the SNSP technicians visited them to meet with the officers (95.8%), conduct SNSP meetings (76.1%), and facilitate SNSP papers. More than half of the respondents (53.7%) also claimed that the technicians visited them to collect SNSP remittances. More than one-half of the respondents (52.6%) strongly recommended the installation of additional projects to further improve the SNs. To improve SNSP remittances, more than 50 percent of the respondents pressed for more member patronage.

Around 61 percent of the respondents reported that SNs were afflicted by problems due to general lack of capital, lack of activities, and too many receivables. More than 41 percent believed that problems can be alleviated by new membership capital campaign, education and training as well as government assistance. Rigid collection of unpaid loans was also strongly recommended.

Designed to supervise the SNSP assisted projects, 25 technicians were also interviewed in the study. Primarily, to shed light on the weaknesses

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and/or strengths of the SNSP and the assisted projects as well as to get feedbacks and/or suggestions to further improve the SNSP. Of the 25 technicians interviewed, 15 were from Luzon, 3 from the Visayas, and 7 from Mindanao.

Fourteen (14) out of the 25 technicians were females. The average age was 35 years. Only 4 were not married and only 3 were not college graduates. On the average, the SNSP technicians covered 5 SNs each. However, they were given other coops to supervise. One-third of the technicians claimed that the SNSP projects had significant and positive impact to members. Another 31 percent categorically stated that the SNSP contributed heavily to the activeness of the SN officers and members.

The three major weaknesses of the SNSP assisted projects according to the technicians were: the “lack of funds for repairs, stiff competition from member-owners of equipment and machineries, and lack of cooperation among members. The technicians further complained of inactive officers, negative attitude of some members to SNSP, old SN members, interference from local government officials, and interpersonal conflicts among officers.

To strengthen and/or sustain the operation of SNSP assisted projects, the technicians recommended the following: conduct of more education/training on cooperatives and livelihood programs; continuous and stricter supervision of SNSP projects; and SNSP loans be expanded, especially for those whose loans had already been paid fully. They also recommended the continuation of the savings program, increase in the technicians’ traveling allowance to visit the SNs more frequently, and to continue the lending program of the SNSP.

**SAGUIN, VIOLETA C. 1965. Status of Cooperative Education in the Philippines in 1964.**

This study dealt on the activities of government and private organizations involved in cooperative education after the First Conference of Cooperative Educators was conducted. It showed that a good number of cooperative educational programs involved already a number of agencies and organizations in their implementations. In fact, members of committee had been appointed. Members of these committees come from different groups. With the coming together of these organizations and agencies, the scarce resources for educational activities were utilized more effectively.

**VERGARA, SEVERINO B. 1973. The Demand for Medium- and Long-Term Agricultural Credit in the Philippines. MS Thesis. UPLB, College, Laguna.**

The annual volume of medium- and long-term agricultural credit in the Philippines had fluctuated historically. This study aimed to give an understanding of the economic forces associated with the demand for medium- and long-term agricultural credit and to suggest implications of the estimated relationship.

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A conceptual demand model was developed from the knowledge of the capital and investment theory. Supply is assumed to be perfectly elastic and hence interest rate is postulated to be exogenous. The statistical results suggested that the demand for medium- and long-term credit was inelastic negatively with respect to interest rate. This implies that as a policy instrument to encourage investment in agriculture, reduction of the rate of interest would not be very effective. The coefficient of the interest rate and wage variables lacked statistical significance though and hence, the implication of the derived elasticities should be treated with caution.

Results indicated that the demand for credit was highly elastic with respect to the stock of debt, and the relation was positive and significant. This supported the validity of the stock-flow related assumption which was premised analogously on the capital investment-depreciation occurrence. The results showed that the gross demand for credit had been partly for “replacement” or refinancing of the existing stock of debt, in a much the same way that in capital theory, part of the gross demand for gross investment is a replacement demand resulting from depreciation or reduction in the stock of capital. The expected price and technology variables had been cropped from the model because of perverse results. This could have been due to conceptual and data problems on which further research is needed.

Knowledge of the structural parameters of demand for credit has important policy implications. However, because of the statistical problem encountered, the present study failed to come up with anything final, but it is hoped that the insights gained could somehow serve as useful guide for future studies.

## APPENDIX B ABSTRACTS OF STUDENTS' RESEARCH WORKS

**BADRUDIN, REDY. 2000. Planning and Control System in PUSKUD-Bengkulu Agricultural Secondary Cooperative: An Evaluation (Bengkulu Province, Indonesia). Field Study. MM-CM. CEM, UPLB, College, Laguna. 98pp.**

This field study mainly evaluated the existing planning and controlling system of PUSKUD-Bengkulu as a basis for formulating a better design for its planning and controlling system to achieve a better performance for the benefit of its member-patrons. Specifically, it aimed to: (1) determine the organization's management and activities, (2) determine the respondents' assessment of the management system, (3) review the existing planning and control system, and (4) recommend the necessary adjustment in its orientation and direction.

KUD samples taken were 10 percent of 106 KUD-members of PUSKUD-Bengkulu coming from the four (4) municipalities of Bengkulu Province. The total samples size was eleven (11) KUDs distributed as follows: Bengkulu Municipality, one (1), South Bengkulu District, three (3); North Bengkulu District, four (4); and Rejang Lebong, three (3). From each KUD, the manager or any member of the Board of Directors was interviewed. From PUSKUD-Bengkulu the General Manager, two (2) Board members, and (6) employees coming from different divisions were also interviewed. For analysis of this study, simple description, SWOT, and financial analysis were used.

PUSKUD-Bengkulu has internal and external investments. The gross sales were dominated by internal investments. Demand side of the contribution of members who patronized PUSKUD-Bengkulu's services increased over 1996-1998. IMAR activity increased in gross sales. However, DMAR decreased in gross sales in the same period.

There was wide discrepancy between decisions made at GA and the implementation. KUD did not have enough cash to patronize PUSKUD-Bengkulu commodities. Services and delivery of PUSKUD-Bengkulu lagged or discontinued. BOD's monthly meeting occurred every 12 to 15 of each month to monitor, evaluate, and solve the problems. Heads of division and employees evaluated the business of PUSKUD-Bengkulu as increasing every year and the organization was very active and they were satisfied with the top management. The problems they encountered were: low salaries, a need for computers in their job, and inconsistency of delivery by suppliers.

In the existing planning system, short term planning was used by PUSKUD-Bengkulu. There were three kinds of planning approach used in PUSKUD-Bengkulu: (1) top-down approach, (2) bottom-up approach, (3) a combination of top-down and bottom-up approaches.

As a means of internal control, cooperative used official receipts and cash vouchers, cash books and ledgers, and other tools. Since PUSKUD-

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Bengkulu has a general manager, the control function was taken over by BOD. The highest control system lies on the members which were demonstrated in any general assembly meeting. The tool that was used in internal control analysis was the analysis performance of the cooperative.

PUSKUD-Bengkulu realized a high net savings because it was able to sell much more than what was targeted like: sugar, salt, rice, and cooking oil (outside the program) businesses. The cooperative performed better in critical times during 1996-1998, but in 1998, its net savings was still below other secondary cooperatives' average. PUSKUD-Bengkulu's sales, profit, and other performance factors seemed to be growing with the increase in the size of the operation, but other secondary cooperatives were more efficient.

For external control, PUSKUD-Bengkulu made use of public accountant, government, and societies. PUSKUD-Bengkulu often used Koperasi Jasa Audit (KJA) or Audit Cooperative (AC) as an external audit. As a result of SWOT analysis, some operations must be maintained by PUSKUD-Bengkulu and some must be expanded. The operations that must be expanded are those of cooking oil and sugar demanded by members.

The strategies for marketing mixes are the positioning of product, price, promotion, and placement (4P) and must be considered as important agenda for the cooperative. Use the motto which can create awareness of the members that they have the qualified institution, "PUSKUD-Bengkulu gives the best services to KUDs" and all these efforts must be concentrated around this motto.

In the case of PUSKUD-Bengkulu for the purpose of a better control by the members, there must be a change in the organizational structure, especially to create the audit and education committees to help BOD in discharging its responsibilities. Therefore, there should be an amendment of By-laws and Articles in such a way that these committees can be created.

**DONES, MILAGROS S. 2000. Doña Lucia Multi-purpose Cooperative: A Case of Performance Evaluation. Field Study. MM-CM. CEM, UPLB, College, Laguna. 67 pp.**

The study aimed to conduct a performance evaluation of Doña Lucia Multi-purpose Cooperative in Mondragon, Northern Samar. The evaluation which covered from 1995 to 1998 was specifically focused on the cooperative's management, membership, operation, finance, and internal control system.

The study revealed that the Cooperative had 55 members composed mainly of farmers and housewives of fishermen. Membership growth rate was very slow since the Cooperative was established in 1984. Members' contributions comprised only one-third of the capital of the Cooperative. The Cooperative was operating a consumers store as its basic service to its members. The store had a very limited operation in 1998 due to limited

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resources. Its assets were tied to receivable on trade. It was also engaged in lending and carabao dispersal. It was adopting standard internal control systems. It had a complete compilation of financial reports which were audited by an external auditor. Its policies were written but, according to the respondents, some of these were not consistently implemented.

The Cooperative was found to be liquid, but its assets consisted mostly of borrowed funds. It had a big amount of unpaid loans payable. Collection of receivables was slow and difficult. The net savings of the cooperative reached a high peak in 1997 and it declined dramatically in 1998. This was attributed to the laxity and inefficiency of the officers and management.

**GASCON, VIRGILIO B. 1992. University of the Philippines at Los Baños. Comparative Operation and Performance of Cotton Farmers' Associations (CFAs).**

This study scrutinized some significant features of CFAs and their organizational performance. Specifically this study 1) categorized the CFAs, 2) described the historical antecedents as inputs to their present CFA operational status, 3) assessed their performance; and 4) tested the relationships among organizational operation variables and between organizational operation and performance.

There were 66 CFAs listed during the preliminary survey of CFAs in Region I. For economic and practical reasons, only the provinces of Ilocos Sur and Pangasinan areas were considered in the study with 20 sample CFAs. These were classified as Associations (9), Pre-coops (2), Direct coops (3), and Cooperativized CFAs (6). One half of all CFA officers were interviewed during the survey.

All CFA types were organized through the assistance and persuasion of government agencies and private entities involved in the cotton industry. CFA development strategies varied according to CFA type and operational aspect. Cooperativized CFAs and Direct coops were more formalized, more resource capable, more stable, closer to input sources, had higher members' control, more collectivistic, and more economically viable. Cooperativized CFA members were most 'preserved', had the most skilled officers, forged more adequate institutional linkages, expanded fastest in hectare production volume, contained the most satisfied members, and facilitated the greatest number of community projects.

Formalization positively influenced institutional linkages, adequacy and operational stability in Cooperativized CFAs; so with accessibility of inputs and the establishment of community projects in Associations. Formalization enhanced greater cotton production volume in both Cooperative and Association CFAs.

Management skills discouraged collectivism in Cooperativized CFAs,

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loan repayment, and reduces seed cotton buying price; but enhanced the establishment of community projects in both CFA categories. Span of control promoted sense of accountability, expansion and production volume in Cooperativized CFAs, and adequate linkages in Association CFAs. Resource endowment promoted stability, and discouraged conflicts in Cooperativized CFAs. It likewise promoted members' control and linkages adequacy in Association CFAs but discouraged collectivism. Members' investment encouraged the development of institutional linkages, discouraged conflicts in Cooperativized CFAs and encouraged production volume in Association CFAs. Members' investments promoted economic viability and establishment of community projects in both CFA categories.

Operational stability promoted production volume, and higher collectivism results from being distant from input sources in Cooperative CFAs. Members' control discouraged collectivism but encouraged expansion in Association CFAs. Linkages adequacy discouraged conflicts and promoted community projects establishment in Cooperative CFAs. Linkages adequacy deterred economic viability, production volume, and members' satisfaction but promoted expansion in Association CFAs.

Collectivism inhibited production volume in Cooperative CFAs. Sense of accountability enabled Association CFAs to have higher cotton prices, higher satisfaction levels and economic viability but inhibits expansion. Sense of accountability was negatively related to patronage level but enhanced satisfaction of members in Cooperativized CFAs.

**JACELA, FLORENCIO S. 2003. The Performance Evaluation of New Batong Malake Public Market Multi-Purpose Cooperative (NBMPM-MPC). A Field Study. MPAf-CM, CPAf, UP Los Baños, 51pp.**

The aim of the study was to conduct a performance evaluation of the New Batong Malake Public Market Multi-Purpose Cooperative in Barangay Batong Malake, Los Baños, Laguna. The study focused on the membership, organization and management, financial status, policies, and internal control system of the cooperative.

Since its establishment on March 16, 1996, its membership grew gradually from the original 17 members to 1,009 members as of this writing (2003). Majority of the members were stall owners of Batong Malake Public Market. Other members included store and grocery owners and other market vendors within Los Baños.

The Cooperative was basically into granting loans to its members with regular or productive loans, rice loan, emergency loan, petty cash loan, appliance loan, and the newly approved hospitalization and educational loan. In 1997, the Cooperative experienced a temporary slump in membership due to mismanagement. A year after however, it was able to recover due to change in management.

In terms of its financial condition, records show that NBMPM-MPC was



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showing signs of stability with increasing net asset of almost P7 million as of December 2002 from just over a million pesos in 1998. Its internal control system and policies were sound and well implemented.

**JUMAQUIO, GRACIANO C. 1996. Performance Evaluation of the Pinamalayan Irrigators Development Cooperative. Field Study. MM-CM. CEM, UPLB, College, Laguna. 65 pp.**

The study was aimed to evaluate the performance of Pinamalayan Irrigators Development Cooperative. It was focused on areas of cooperative management, namely: membership, operation, finance, and internal control system.

In terms of membership, it was learned from this study that the rate of growth per year was slow from 37 in 1989 to only 345 members in 1995 from a potential source of membership coming from the farmers, the market vendors, the fishermen, and the tricycle owners and drivers. In terms of its financial condition, PIDCO was in financial trouble: receivables were accumulating and all financial ratios were declining. The loan from Land Bank was past due and the mandatory interest on capital and Patronage Refund were not distributed due to lack of cash. The cooperative was operating at a loss in 1995. Operating costs were high resulting to losses in two of the three main businesses. PIDCO's internal control system was fairly good with records still intact with exception on some practices which were not in accordance with the general accounting and auditing rules.

**KAWIMA, DEWI P. 1997. Strategy Enhancement of the Agribusiness Sector of a Village Unit Cooperative in Pasuruan, East Java: An Indonesian Case. Field Study. MM-CM, CEM, UPLB, College, Laguna. 43 pp.**

The study focused on a Village Unit Cooperative (KUD), the KMI Setia Kawan, as a case and attempted to develop the actions needed to enhance KUD rehabilitation for it to become the main actor in village business activities. Its objectives were: (1) to identify the potential business (core business) of KMI-Setia Kawan; (2) to determine the kind of training activities needed; and (3) formulate action plans to enhance the rehabilitation of the cooperative.

KUD Mandiri Inti (KMI) Setia Kawan located in the Southern part (upland) of Pasuruan District has dairy cattle raising as its priority business. Secondary to this are credit and production activities. Besides being a usual KUD, it also acts as coordinator among a number of other KUDs in the area. It was adjudged at the national level as one of the best KUDs and the top self-reliant KUD.

As evaluated by its management staff, members, and collaborators, KMI Setia Kawan is a business-oriented institution coupled with social/welfare responsibility (missionary zeal). It was considered successful due to the following reasons: (1) entrepreneurship and innovative attitude of the

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management staff; (2) support of respected leaders in the cooperative movement; (3) trained farmers, staff, and workers; (4) innovative programs to improve milk quality; (5) hired skilled persons who took care of the technical aspect of the business; and (6) strict application of careful quality control system.

It had expanded in terms of net surplus, deposit, production volume, and others. Its three major business units were fresh milk, feed production, and credit.

Although the Cooperative was quite successful compared to other cooperatives in the area, it needed improvement in different aspects. It needed to be dynamic and responsive in meeting the members' expectations in the face of stiff competition. Some improvements in the procedures of the bureaucracy, government policies, human resource development, and operations had to be undertaken.

The Cooperative has to overcome its development problems by increasing human resource capability on entrepreneurship and management. It should also promote incentives and pressure to use resources more efficiently. Furthermore, KMI Setia Kawan, as a business-oriented institution and as a coordinator of KUDs in the surrounding areas, should focus on dairy cattle production as its core business. It should continue improving human resource (management staff) capability in entrepreneurship, cooperative management, and participation to promote efficiency. Likewise, incentives for skilled cooperative managers have to be made available. It should maintain and promote vertical and horizontal cooperative relationship for better access of information and support.

Government and non-governments' role in the promotion and continuous growth and development of KMI Setia Kawan should be supportive and facilitative rather than directive.

**KISWANTONO, YOGI. 1997. The Consumer Cooperative: The Case of "KPN-Universitas Jember" Jember, East Java, Indonesia. MM-CM Field Study. CPAf, UPLB, College, Laguna.**

The field study aimed to undertake a case study on the Consumer Cooperative: The Case of "KPN-UJ". It focused on areas of consumption cooperative which had contributed to the functionality of KPN-UJ, namely: perception and attitudes of members toward the improvement of the cooperative, and the level of involvement of the community which affect improvement of KPN on consumption cooperative especially KPN-UJ.

The study was conducted to determine cooperative members and non-members system of purchasing consumer goods and their perception of and attitude toward KPN-UJ; identify some factors that contributed to the continuous operation of KPN-UJ; know the level of involvement of the members in planning, implementation, decision making, and in

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other activities; and to find out the relationship between and among the members' characteristics, perception, attitude, and level of involvement. The data were gathered through an interview without questionnaires to the Board of Directors, and the management staff of KPN-UJ and also made use of historical background, memoranda, bylaws, and Rules of the Cooperative Association of KPN-UJ or these were reviewed in order to determine the "appropriateness" of major decisions in the cooperative under study, and other pertinent letters of instruction.

In terms of members' participation in buying consumer goods, it was learned from this study that the rate of growth per year was relatively low if based on the number of members coming from the University of Jember (Government Employees) most of whom are scientists. These members have the purchasing power to buy consumer goods from their KPN-UJ. Most of the members had high perception of and positive attitude toward KPN-UJ, but majority of the members had low level of involvement in KPN-UJ activities especially in purchasing consumer goods. Only paying dues, attending meetings, and getting loan were highly participated by members.

The factors that contributed to the successful operation of KPN-UJ were: the members' understanding about the concept of KPN-UJ and their level of involvement. Involvement was probably the most important factor and this includes their readiness to assume positions and responsibilities such as paying dues, attending meetings, planning, participation in decision-making, and giving suggestions and criticisms; requesting KPN-UJ meetings; discussing KPN-UJ matters; and encouraging non-members to join KPN-UJ.

The study indicated that the system of purchasing consumer goods, e.g., kind of products (goods) to be sold, price of goods decided, and rate of interest of consumer goods charged if taken on an installment basis had relationship with perception, attitude, and involvement of members as well as non-members. Perception and attitude were found to have significant relationship.

**REYNOSO, LUIS M. 2002. FARBEKO Multi-Purpose Cooperative: A Study of an Agri-based Workers Cooperative. Field Study. MPAf-CM, CPAf, College, Laguna 84 pp.**

The study's main objective was to document and evaluate the various features and dynamics of FARBEKO Multi-Purpose Cooperative (FARBEKO MPC). It was an agri-based workers cooperative which initially was a privately owned agri-based enterprise growing rubber trees, rice, and other crops and later was converted into a workers cooperative under CARP. It also aimed to describe and analyze the Cooperative's organizational and management structure and its performance and viability; assess the receptiveness of the members regarding their present work and business operation set up; identify jobs generated by the Cooperative; identify and analyze issues and problems confronting the Cooperative; and assess the over all performance based on indicators on

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compliance and administrative requirements and management developed by the National Credit Council (NCC).

The study revealed that FARBEKO was in dire need of adequate support, guidance, and assistance from both the government and the private sectors. In terms of members' receptiveness of their present work and business set up, they still find it hard to dissociate themselves from the previous set up where they were workers of the plantation (formerly called MenDeCo) privately-owned by some individuals.

Results of the study showed that there were problems on the following: 1) marketing wherein the Board of Directors and the General Manager were the ones handling the marketing of produce collectively which created inefficiency; 2) financial management and control was found to be alarming and it appeared that the Cooperative had been making financial-related decisions; 3) lack of capital which was brought about by the low rubber latex price and production during the "wintering season" and senility of the rubber trees; 4) attitudinal problem among members who still believed they were mere workers, not member-workers with the issue of collective versus individual ownership of the plantation where same members would prefer to subdivide the plantation equally among them; and 6) lack of management skills wherein the FARBEKO leaders admitted that they still lack the necessary knowledge and skills in managing a cooperative. Hence, there was a need for trainings and seminars to be undertaken by them. Fast turn-over of leadership was also considered as a problem which hampered the continuity of activities/programs in their cooperative.

Results of the performance evaluation of the Cooperative showed that FARBEKO got a score of 77 which meant "poor" performance and is of serious supervisory concern. If left unchecked, the cooperative performance would lead to conditions that could threaten its viability. A high potential for failure is present but is not yet imminent. Cooperative in this group requires very close supervisory attention. Notwithstanding the present predicament faced by FARBEKO, its members are still hopeful that they can make their cooperative work. They plan to tie up with institutions which can extend marketing support and forge business relationship with Goodyear and other prospective end-users. There are also more members who still favor collective ownership than individual ownership, and the Cooperative still maintain linkages and strong alliance with various organizations/institutions.

**SOKHEOUN, PANG. 2004. NGO's Initiatives in Cooperative Development in Cambodia. Field Study, MPAf-CM. CPAf, UPLB, College, Laguna.**

NGOs play very important roles in rebuilding the country. They serve as either service or relief organizations undertaking humanitarian actions to ease the difficulties/ sufferings of the Cambodian people especially after two decades of war.

From 1979 to 1990, NGOs' efforts to help the government in its programs of organizing people into Krom Somki (Solidarity Group) for

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improving their well-being were not allowed. This restriction allowed the government to take complete control over the Krom Somki. Despite this political constraint, NGOs still increased in number and did not withdraw but still kept working as service and relief agents in the country. This firm determination showed the efforts of NGOs to rebuild the country and the system operating in the country continuously motivated them in spite of the political ideology of the leaders in the country.

The situation changed after the UNTAC (United Nations Transitional Authority in Cambodia) came to Cambodia in 1991 to 1993 to monitor and supervise the conduct of national elections to guarantee peace and democracy in the country. The electoral processes made NGOs shift from being mere “service and relief organizations” to “support and empowerment of NGOs”. The result of this Shift gave rise to thousands of farmers’ organizations (FOs) in the rural areas. Furthermore, NGOs’ objective in initiating FO development was in line with the intention of the Royal Government of Cambodia to cooperate with various policies in strengthening FOs. This change was a consequence of the shift from a restricted centrally planned economic system to a free enterprise economic system. FOs became the focus and priority of the government and NGOs in improving economic development and social justice among farmers.

However, NGOs’ initiatives for FOs development in Cambodia are critical because the rapid increase of FOs resulted to another burden on NGOs which were likewise almost dependent on externally generated funds for their operation. This is because most of NGOs in Cambodia did not focus on sustainable programs for FOs and also for NGOs which by themselves were faced with many internal problems/challenges.

Therefore, NGOs must change their strategies to establish better FOs in the future focusing on: (1) advocating for the enactment of a law by the government which will provide legal basis for FOs; (2) effective strategies of organizing and establishing FOs; (3) establishing clear-cut relationship/partnerships with the government, other NGOs, and communities; (4) sustainable program of education and training; and (5) sustainable sources of funds.

These strategies require NGOs, government agencies, and communities to cooperate with one another on the basis of: (1) enabling institutional framework which requires the state to examine its institutions at the national, regional, and local level and ; how NGOs can be absorbed in the framework to enhance systematic and efficient implementation of the projects; (2) creating a policy environment which allows the state to re-examine policies and procedures, enact FC laws, legislations, and regulations that will enhance the contribution of NGOs to FO development; (3) building an atmosphere of mutual trust and transparency among various stakeholders through regular interaction, dialogue, consultation, partnership, and constructive debate; (4) state and donor financing which requires government and donors (INGOs) to reconsider generating and facilitating funds for NGOs to implement projects; (5) institutional building which requires NGO to build their

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own capabilities; (6) enhancing networking and collaboration which requires NGOs working with FOs to promote networks with other NGOs within their sectors of operation or in sectors that create impact on other sectors; (7) sustainable education for FOs development which requires NGOs to give more priority to basic education and training on management and leadership for FOs efficiency; and (8) creating the genuine cooperatives which require the government and NGOs to formulate their own strategies to change the people attitudes towards cooperatives in order to strengthen cooperatives through their very true nature in accordance with universally accepted principles and practices.

**VALLE, DONVITO B. 2008. An Evaluation of the Cooperative Insurance System of the Philippines. Field Study. MPAf-CM. CPAf, UPLB, College, Laguna. 107pp.**

The Cooperative Insurance of the Philippines (CISP) has been providing low cost insurance to cooperative members since 1974. However, its failure to secure the minimum capitalization places CISP into an unfavorable position and threatens the viability of the System. This study examined the operations of CISP within the context of a structure-conduct-performance paradigm, where the structure of an organization affects its business strategies which in turn influence its performance. The study also evaluated and compared the performance of CISP with other companies within the life insurance sector and with leading micro insurance providers.

Based on the findings, CISP registered positive growth in its premium production, gross income, net savings, assets, liabilities, and equity. However, data also revealed significant increase in claims and benefit payments, expenses, and liabilities, and decrease in investment returns. Inadequate capitalization prevented CISP from offering a more extensive line of services to its members.

The profitability ratios of CISP which were below industry averages may have discouraged cooperatives from investing their funds into CISP. The liquidity analysis of CISP revealed adequate financial buffers against short-term risks. On the solvency ratios which were also below industry average, CISP had a high proportion of member-supplied capital as against its debts which, while commendable for CISP, may indicate a failure of the management to properly utilize its resources.

Comparing its performance with that of other life companies, CISP yielded a relatively low performance in terms of premium income and net income, and ranked poorly in terms of paid-up capital, network, and investments.

Analyzing the structure, conduct, and performance of CISP, it is understood that what deterred the organization from complying with the capitalization requirements of IC is the lack of sustained membership support. CISP is an enterprise owned and controlled by them and exists to provide insurance with “social conscience” to poor communities. Sustained support and patronage of its members should provide opportunities for growth and expansion of CISP’s operations.

## APPENDIX TABLES

Appendix Table 1. ACCFA/ACA/LBP officers training.

| TITLE   | DURATION                | NO. OF DAYS | NO. OF PARTICIPANTS |
|---|-------------------------|-------------|---------------------|
| ACCFA Loan Supervisors 1st Training Course                                  | Jun 13 to Jul 9, 1960   | 27          | 34                  |
| ACCFA Operations Supervisors 1st Training Course                            | Jul 16 to Aug 14, 1960  | 29          | 31                  |
| ACCFA Cooperative Agents (ACA) 1st Training Course                          | Aug 22 to Sept 17, 1960 | 29          | 15                  |
| ACCFA Cooperative Audit Examiners   | Jan 26 to 29, 1961      | 4           | 23                  |
| ACCFA Fertilizer Agents - 1st Batch   | Mar 13 to 16, 1961      | 6           | 25                  |
| ACCFA Fertilizer Agents - 2nd Batch   | Apr 10 to 15, 1961      | 6           | 25                  |
| Pre-Service Training for ACCFA Agricultural Cooperatives Agents - 2nd Batch | Jul 24 to 28, 1961      | 5           | 37                  |
| ACCFA Credit and Information Officers                                       | Apr 23 to 28, 1962      | 6           | 29                  |
| ACCFA Management Supervision Training Course                                | Oct 1 to 12, 1962       | 12          | 28                  |
| ACCFA Summer Refresher Course (Coop Production Economics)                   | May 27 to 31, 1963      | 5           | 35                  |
| Pre-Service Training for Agricultural Appraisers                            | Sept 16 to Nov 23, 1963 | 38          | 56                  |
| Training Course for ACA Auditors  | Mar 1 to 31, 1965       | 31          | 40                  |
| Project Planning & Management Course for ACA Personnel                      | Mar 1 to 30, 1976       | 30          | 33                  |
| 2nd Batch Project Planning & Management Course for ACA Personnel            | Mar 22 to Apr 20, 1976  | 18          | 42                  |
| <b>TOTAL</b>  |                         |             | <b>453</b>          |

Appendix Table 2. Cooperative Administration Office (CAO) officers training.

| TITLE  | DURATION               | NO. OF DAYS | NO. OF PARTICIPANTS |
|--|------------------------|-------------|---------------------|
| CAO Cooperative Officers Training Course                                   | Sept 4 to 30, 1961     | 26          | 30                  |
| Refresher Course for Personnel of CAO                                      | Jun 15 to 26, 1964     | 12          | 56                  |
| Refresher Course for CCO's of CAO  | Jun 2 to 16, 1967      | 14          | 32                  |
| 2nd Cooperative School, Special Cooperative Course for CAO Audit Examiners | Jun 15 to Jul 17, 1970 | 32          | 27                  |
| Cooperative Regional Executive Development Course for CAO                  | Jul 30 to Aug 6, 1970  | 7           | 13                  |
| CAO-ACCI Credit Union Bookkeepers Training Course                          | Feb 7 to 11, 1972      | 5           | 24                  |
| <b>TOTAL</b>   |                        |             | <b>182</b>          |

Appendix Table 3. Other government agencies officer's training.

| TITLE  | DURATION                     | NO. OF DAYS | NO. OF PARTICIPANTS |
|--|------------------------------|-------------|---------------------|
| BAE Training Course on Cooperatives  | May 1 to Jun 30, 1963        | 61          | 17                  |
| Basic Course on Cooperatives for Personnel of the CAP                          | May 4 to Jun 11, 1964        | 38          | 58                  |
| 1st District Production Supervisors Training Course for RCPCC                  | Nov 27 to Dec 17, 1965       | 20          | 52                  |
| 2nd Training Course for District Production Supervisors of the RCPCC           | Jan 9 to 28, 1967            | 20          | 30                  |
| 2nd Resident Training Course for Cooperative Task Group                        | Jun 16 to 30, 1969           | 14          | 13                  |
| 3rd Cooperative School, Special Cooperative Course for PACD Personnel          | Jun 15 to Jul 24, 1970       | 39          | 55                  |
| Cooperative Training for APC Cooperative Officers                              | Oct 4 to 30, 1970            | 26          | 27                  |
| Philippine Virginia Tobacco Senior Personnel Training Program                  | Jul 18 to Aug 14, 1971       | 27          | 17                  |
| DSW Senior Staff Orientation Course on Cooperatives                            | Feb 25 to Mar 27, 1972       | 3           | 19                  |
| Cooperative Training for Town Officials of Pilar, San Isidro, Villavicus, Abra | Sep 10 to 18, 1972           | 8           | 6                   |
| Training Course on Coop Education for Trainors of PTGWO Commisary              | Oct 22 to Nov 13, 1972       | 22          | 5                   |
| Training Course on Coop Operations & Mgt. for Asst. Administrators PTGWO       | Oct 22 to Dec 1, 1972        | 10          | 2                   |
| Phase I Barrio Association Development Program Training Course for ACCI Staff  | Jan 15, 17, 24, 26, 31, 1973 |             |                     |
| Academic Personnel Training on Phase II Development of Samahang Nasyon         | Jan 14 to 18, 1974           | 5           | 40                  |
| Training Course for BAI Production Technicians on Livestock & Poultry          | May 19 to 25, 1974           | 6           | 35                  |
| Expository Program for CVCP-ACDO-I   | Jun 19 to Jul 8, 1974        | 20          |                     |
| 6-Month Pre-Service Training Program for Coop Extension Officers of DLGCD      | Dec 10, '73 to June 10, '74  | 180         | 107                 |
| ICA/ACCI Teachers Exchange Development Program 1975-1976                       | Sep 29 to Oct 16, 1975       | 17          | 6                   |
| DBP/BAI Training Course for Livestock & Poultry Technicians                    | Sep 19 to Oct 8, 1976        | 19          | 55                  |
| Technical Meeting on Teaching of Cooperation in Schools and Colleges           | Mar 7 to 10, 1979            | 3           | 23                  |
| Training Methodology for Cooperative Trainors                                  | Nov 16 to 24, 1979           | 10          | 16                  |
| Training Program on Post-Harvest Technology on NGA Operation/Management System | Jul 7 to 13, 1980            | 6           | 17                  |
| PCARR Research Preparation & Methodology for Social Sciences Training Course   | Jan 7 to 26, 1980            | 20          | 31                  |
| Training Program on Post-Harvest Technology on NGA Operation/Management System | Jul 7 to 13, 1980            | 6           | 17                  |
| Training Methodology and Techniques for Coop Teachers in the Philippines       | Oct 6 to Nov 5, 1980         | 30          | 23                  |
| Second Follow-Up Program for Selected Cooperative Teachers                     | Nov 16 to Dec 15, 1981       | 30          | 22                  |
| Training Methodology and Techniques for Coop Teachers in the Philippines       | Oct 1 to 30, 1982            | 30          | 23                  |
| In-Service Training for Cooperative Development Officers RCDAO, Region IX      | Nov 14'83 to Jan 13, '84     | 60          | 50                  |
| FFA-ISEP Basic Course on Cooperatives  | Jan 14 to 15, 1987           | 2           | 32                  |
| Coop Entry Course & Planning Workshop for MMSU Extension Staff                 | Feb 3 to 6, 1987             | 3           | 37                  |
| Management & Leadership Training for Cooperative Trainors in Region VI         | May 23 to 27, 1988           | 5           | 22                  |
| BACOD Staff Development Course   | Oct 3 to 16, 1988            | 12          | 30                  |
| Agricultural Cooperatives Education Training                                   | Sept 18 to 29, 1989          | 12          | 23                  |
| Project Identification and Evaluation (CERD)                                   | Nov 20 to Dec 9, 1989        | 19          | 27                  |
| Grameen Bank Replication in the Phils. Focus on Agrarian Reform Beneficiaries  | Feb 26 to Mar 3, 1990        | 5           |                     |
| Live-in Trainors Training in Cooperative Organization and Management           | Feb 25 to Mar 23, 1991       | 26          | 34                  |
| Cooperative Management Consultancy Course                                      | Sep 20 to 29, 1993           | 9           | 35                  |
| Advanced Trainors Training   | Dec 8 to 10, 1994            | 3           | 21                  |
| Cooperative Trainors Training for KOOPNET Philippines                          | Jan 22 to 26, 1996           | 5           | 91                  |
| Mainstreaming Cooperativism in Local Governance (LGA)                          | Sept 21 to 25, 1997          | 5           | 40                  |
| SRA-PAF II Capability Building Program   |                              |             |                     |
| <b>TOTAL</b>   |                              |             | <b>1,158</b>        |

Appendix Table 4. FACOMA officers and employees training.

| TITLE   | DURATION                 | NO. OF DAYS | NO. OF PARTICIPANTS |
|---|--------------------------|-------------|---------------------|
| Prospective Rice-Facoma Managers 1st Training Course          | April 18 to May 29, 1960 | 42          | 28                  |
| Training for Directors of FACOMA                              | Feb 15 to 20, 1965       | 5           | 34                  |
| Training for Directors of FACOMA                              | Feb 15 to 20, 1965       | 5           | 34                  |
| Training for FACOMA Directors Part II                         | Apr 20 to 24, 1965       | 5           | 17                  |
| Training Course for Managers of FACOMA                        | Apr 3 to May 27, 1967    | 54          | 44                  |
| Training Course for Bookkeepers of FACOMA                     | May 22 to Jun 2, 1967    | 14          | 36                  |
| Training Course for Secretary-Treasurers of FACOMA            | Jun 5 to Jul 1, 1967     | 26          | 34                  |
| Training Course for Warehousemen of FACOMA                    | Jul 3 to 22, 1967        | 20          | 35                  |
| 2nd Training Course for FACOMA Managers                       | Aug 7 to Sept 22, 1967   | 46          | 32                  |
| 2nd Training Course for FACOMA Managers                       | Aug 7 to Sept 22, 1967   | 46          | 32                  |
| 2nd FACOMA Bookkeepers Training Course                        | Oct 1 to 21, 1967        | 20          | 25                  |
| 2nd Training Course for FACOMA Secretary-Treasurers           | Nov 19 to Dec 16, 1967   | 27          | 28                  |
| Training Course for Members of the BOD of Nueva Ecija FACOMAS | Jan 8 to 13, 1968        | 6           | 36                  |
| 3rd Training Course for FACOMA Managers                       | Feb 5 to Mar 23, 1968    | 28          | 36                  |
| Training Course for Members of BOD of FACOMA of Pangasinan    | Apr 1 to 6, 1968         | 6           | 64                  |
| FACOMA Bookkeepers Training Course                            | Apr 10 to May 4, 1968    | 24          | 28                  |
| FACOMA Bookkeepers Training Course                            | Sep 9 to 28, 1968        | 12          | 22                  |
| FACOMA Secretary-Treasurers Training                          | Sep 30 to Oct 26, 1968   | 29          | 21                  |
| FACOMA Warehousemen Training Course                           | Oct 28 to Nov 14, 1968   | 18          | 21                  |
| FACOMA Directors Development Training                         | Nov 25 to 30, 1968       | 6           | 45                  |
| FACOMA Directors Development Training                         | Jan 20 to 25, 1969       | 6           | 65                  |
| FACOMA Managers Training Course                               | Feb 10 to Mar 28, 1969   | 38          | 37                  |
| 5th Batch FACOMA Warehousemen Training                        | Apr 7 to 26, 1969        | 20          | 24                  |
| 5th Batch FACOMA Secretary-Treasurers Training                | May 5 to 31, 1969        | 26          | 21                  |
| 5th Batch FACOMA Bookkeepers Training Course                  | Jun 8 to 28, 1969        | 20          | 31                  |
| 6th Training Course for FACOMA Managers                       | Sep 15 to Oct 31, 1969   | 45          | 21                  |
| 6th Batch FACOMA Secretary-Treasurers Training Course         | Nov 17 to Dec 12, 1969   | 26          | 19                  |
| 6th Batch Training Course for FACOMA Warehousemen             | Jan 5 to 23, 1970        | 20          | 8                   |
| 6th Batch Training Course for FACOMA Bookkeepers              | Jan 26 to Feb. 13, 1970  | 20          | 8                   |
| FACOMA (Vegetables) Directors Development Training            | Apr 21 to 24, 1970       | 4           | 25                  |
| 8th Sevice Training Course for FACOMA Managers                | Aug 10 Sep 25, 1970      | 46          | 24                  |
| 8th Training Course for FACOMA Secretary-Treasurers           | Oct 5 to 31, 1970        | 26          | 27                  |
| 8th FACOMA Warehousemen Training Course                       | Nov 16 to Dec 4, 1970    | 18          | 25                  |
| 8th FACOMA Bookkeepers Training Course                        | Dec 1 to 18, 1970        | 18          | 35                  |
| FACOMA Secretary-Treasurers Training Course                   | Apr 12 to May 7, 1971    | 25          | 21                  |
| 9th FACOMA Warehousemen Training Course                       | Apr 26 to May 14, 1971   | 18          | 27                  |
| 9th FACOMA Bookkeepers Training Course                        | May 3 to 21, 1971        | 18          | 24                  |
| 9th FACOMA Managers Training Course                           | May 17 to Jun 19, 1971   | 33          | 30                  |
| <b>TOTAL</b>  |                          |             | <b>1,124</b>        |



## APPENDIX TABLES

Appendix Table 5. Non-agri coop officers and employees training (Credit Unions, Consumers, Commercial Coops).

| TITLE   | DURATION               | NO. OF DAYS | NO. OF PARTICIPANTS |
|---|------------------------|-------------|---------------------|
| Refresher Course for Managers of Consumers Cooperatives and President and/or Treasurer of Credit Unions | Jan 3 to Feb 3, 1962   | 31          | 33                  |
| Training for Leaders of Non- Agricultural Cooperatives  | Jun 4 to 16, 1962      | 13          | 11                  |
| Training for Directors of Consumers Cooperatives  | Feb 17 to 22, 1962     | 6           | 6                   |
| Training for Directors of Credit Unions   | Mar 2 to 7, 1964       | 6           | 32                  |
| Training Course for Credit Union Directors  | Mar 16 to 20, 1964     | 6           | 50                  |
| Managers of Consumers Cooperative Training Course   | Mar 30 to Apr 11, 1964 | 12          | 6                   |
| Training for Directors of Agricultural and Non-Agricultural Cooperatives                                | Sept 9 to 15, 1964     | 6           | 18                  |
| Training Course for Managers of Consumers Cooperatives  | Nov 9 to 21, 1964      | 12          | 23                  |
| 1st Trainors Training for PHILCUL Leaders   | Nov 17 to 27, 1964     | 12          | 11                  |
| Training for Directors of Non-Agricultural Cooperatives   | Mar 29 to Apr 2, 1965  | 5           | 5                   |
| Training Course for Managers of Non-Agricultural Cooperatives   | Mar 29 to Apr 2, 1965  | 5           | 10                  |
| Training for Managers of Consumers Cooperatives   | Apr 20 to 30, 1965     | 11          | 18                  |
| Training for Directors of Non- Agricultural Cooperatives  | May 3 to 8, 1965       | 6           | 39                  |
| Training Course for Managers of Consumers Cooperatives  | Feb 14 to 25, 1966     | 12          | 11                  |
| Training Course for Directors of Non-Agricultural Cooperatives  | Apr 18 to 22, 1966     | 5           | 71                  |
| Cooperative Volunteers Training Course - Religious Group  | Sept 26 - Oct 14, 1966 | 19          | 16                  |
| Directors and Managers of Agricultural Cooperatives Training Course                                     | Nov 7 to 12, 1966      | 5           | 51                  |
| Training for Supervisory Committees of Non-Agricultural Cooperatives                                    | Nov 21 to 26, 1966     | 5           | 33                  |
| Directors of Non-Agricultural Cooperatives Training Course  | Dec 5 to 9, 1966       | 5           | 42                  |
| Training for Members of Education Committees of Non-Ag Coops in Luzon                                   | Mar 27 to 31, 1967     | 5           | 35                  |
| Training Course for Bookkeepers of Credit Unions  | May 15 to 19, 1967     | 5           | 34                  |
| Training Course for Treasurers of Credit Unions   | May 22 to 26, 1967     | 5           | 40                  |
| Credit Union Directors Development Course   | Jul 24 to 28, 1967     | 5           | 25                  |
| 2nd Training Course for Members of Education Committees   | Oct 2 to 6, 1967       | 5           | 41                  |
| Training for PRRM Cooperative Personnel   | Oct 22 to Nov 11, 1967 | 20          | 29                  |
| Training on General Member Education  | Nov 18-19/25-26, 1967  | 4           | 32                  |
| 2nd Training Course for Members of Supervisory Committees (Credit Unions)                               | Jan 15 to 19, 1968     | 5           | 29                  |
| Credit Union Directors' Development Training  | Feb 5 to 9, 1968       | 5           | 59                  |
| Training for Managers of Consumers Cooperatives   | Mar 25 to Apr 5, 1968  | 12          | 16                  |
| 3rd Training Course for Education Committee Members   | Aug 26 to 30, 1968     | 5           | 21                  |
| Consumers Cooperative Directors Training  | Sep 23 to 28, 1968     | 5           | 18                  |
| Cooperative Management Training   | Sep 30 to Oct 12, 1968 | 12          | 30                  |
| Credit Union Development Training (Luzon)   | Oct 21 to 25, 1968     | 5           | 32                  |
| Training for Credit Union Bookkeepers   | Oct 28 to 31, 1968     | 3           | 30                  |
| Training for Credit Union Supervisory Committee Members   | Nov 18 to 29, 1968     | 7           | 18                  |
| Credit Union Directors Development Training   | Dec 9 to 13, 1968      | 5           | 18                  |
| Training for Credit Union Treasurers  | Jan 6 to 17, 1969      | 12          | 27                  |
| Training for Consumers Directors  | Jan 20 to 24, 1969     | 5           | 15                  |
| Top Level Seminar Workshop on Cooperatives  | Jan 28 to 30, 1969     | 3           | 50                  |
| Training for Education Committee Members  | Feb 24 to 28, 1969     | 5           | 20                  |
| Training for Credit Union Bookkeepers   | Feb 24 to 28, 1969     | 5           | 31                  |
| Training for Managers of Consumers Cooperatives   | Mar 10 to 21, 1969     | 12          | 13                  |
| Training for Credit Union Supervisory Committee Members   | Mar 17 to 28, 1969     | 12          | 20                  |
| Training for Supervisory Committees (Mindanao Group)  | Apr 21 to May 2, 1969  | 12          | 23                  |
| Credit Union Directors Development Training (Mindanao)  | Apr 28 to May 2, 1969  | 5           | 61                  |
| Training for Supervisory Committees (Eastern Visayas Group)   | May 5 to 16, 1969      | 12          | 25                  |
| Credit Union Development Training(Luzon)  | June 2 to 6, 1969      | 5           | 44                  |
| 2nd Resident Training Course for Cooperative Task Group   | Jun 16 to 30, 1969     | 14          | 13                  |
| Training on Cooperatives for Coop Leaders   | Jul 1 to 5, 1969       | 5           | 21                  |
| 5th Training for Education Committee Members (Central & Southern Luzon)                                 | Aug 4 to 8, 1969       | 5           | 24                  |
| Credit Union Bookkeepers Training   | Aug 25 to 29, 1969     | 5           | 28                  |
| Training for Directors of Credit Unions (Southern Luzon)  | Aug 25 to 29, 1969     | 5           | 43                  |

Appendix Table 5. (continued)

| TITLE   | DURATION               | NO. OF DAYS | NO. OF PARTICIPANTS |
|---|------------------------|-------------|---------------------|
| Training for Directors of Credit Unions (Central & Northern Luzon)                | Sept 8 to 12, 1969     | 5           | 19                  |
| Training for Education Committee Members  | Sep 8 to 12, 1969      | 5           | 27                  |
| Training for Managers of Consumers Cooperatives                                   | Oct 13 to 24, 1969     | 12          | 14                  |
| Training for Credit Union Supervisory Committees (Western Visayas)                | Nov 17 to 28, 1969     | 12          | 15                  |
| Credit Union Directors Development Training                                       | Nov 17 to 28, 1969     | 12          | 29                  |
| Training for Credit Union Supervisory Committees (Bicol Region)                   | Mar 9 to 20, 1970      | 12          | 17                  |
| Training for Credit Union Education Committee Members (Bicol Region)              | Mar 16 to 20, 1970     | 5           | 25                  |
| Basic Cooperative Course for Social Welfare Personnel                             | Mar 23 to 26, 1970     | 4           | 25                  |
| Cooperative Promotional Seminar, Indang, Cavite                                   | Mar 23 to 25, 1970     | 3           | 32                  |
| 1st Credit Union Directors Advanced Course  | Mar 30 to Apr 3, 1970  | 5           | 62                  |
| Training for Credit Union Supervisory Committees                                  | Apr 6 to 11, 1970      | 5           | 39                  |
| Training for Credit Union Treasurers  | Apr 18 to 24, 1970     | 7           | 30                  |
| Promotional Training on Cooperatives  | May 25 to 29, 1970     | 5           | 35                  |
| 2nd Cooperative School, Supervisors Development Seminar                           | Jun 15 to Jul 10, 1970 | 25          | 8                   |
| 3rd Cooperative Leadership Course   | Jun 29 to Jul 24, 1970 | 25          | 35                  |
| Credit Union Bookkeepers Training   | Aug 3 to 7, 1970       | 5           | 11                  |
| Training for Credit Union Supervisory Committees                                  | Mar 22 to 27, 1971     | 5           | 21                  |
| Training for Credit Union Treasurers  | Mar 22 to 27, 1971     | 5           | 26                  |
| Credit Union Directors Development Training                                       | Mar 22 to 27, 1971     | 5           | 37                  |
| Informational Training on Cooperatives  | Mar 22 to 27, 1971     | 5           | 108                 |
| Seminar for Credit Union Education Committee Members                              | Mar 22 to 27, 1971     | 5           | 21                  |
| Pre-Service Training for Cooperative Officers                                     | Mar 22 to 29, 1971     | 7           | 83                  |
| Basic Course on Management of Consumers Cooperatives                              | June 21 to Jul 2, 1971 | 10          | 22                  |
| Consumers Cooperative Directors Development Training                              | Jun 21 to 25, 1971     | 5           | 12                  |
| Credit Cooperative Bookkeepers Training   | Jun 21 to Jul 3, 1971  | 12          | 10                  |
| Informational Training on Cooperatives  | Jun 21 to 25, 1971     | 5           | 10                  |
| Training for Credit Union Treasurers  | Nov 15 to 26, 1971     | 11          | 33                  |
| Training for Credit Union Bookkeepers   | Dec 6 to 10, 1971      | 5           | 22                  |
| Training for Credit Union Treasurers  | Dec 6 to 17, 1971      | 11          | 27                  |
| Credit Union Directors Development Training                                       | Dec 13 to 17, 1971     | 5           | 33                  |
| Basic Course on Management of Consumers Cooperatives                              | Apr 24 to May 6, 1972  | 12          | 17                  |
| Training for Credit Union Supervisory Committees                                  | Apr 24 to 29, 1972     | 5           | 8                   |
| Informational Training on Cooperative Education                                   | Apr 24 to 29, 1972     | 5           | 23                  |
| Basic Course on Cooperatives for Credit Union Directors                           | May 1 to 6, 1972       | 5           | 23                  |
| Training for Credit Union Credit Committees                                       | May 1 to 6, 1972       | 5           | 12                  |
| Training for Credit Union Credit Committee Members                                | Jun 26 to Jul 11, 1972 | 5           | 10                  |
| Training for Credit Union Directors   | Jun 26 to Jul 11, 1972 | 5           | 14                  |
| Training for Credit Union Education Committee Members                             | Jun 26 to Jul 1, 1972  | 5           | 9                   |
| Credit Union Treasurers/Bookkeepers Training                                      | Aug 7 to 11, 1972      | 5           | 27                  |
| Training on Selected Functions for Officers of Cooperative Federations            | Sep 3 to 15, 1972      | 12          | 28                  |
| Special Cooperative Course for Selected Residents of Pantabangan                  | Sep 1 to 14, 1972      | 12          | 19                  |
| Training Course on Coop Operations & Mgt. for Asst. Administrators PTGWO          | Oct 22 to Dec 1, 1972  | 10          | 2                   |
| Management Development Training for FURCCUI - Basic                               | Aug 6 to 18, 1973      | 12          | 33                  |
| Information Seminar on Cooperatives   | Sep 29 to 30, 1973     | 3           | 66                  |
| PHILCUL Seminar/Workshop/Orientation Course for CPA Cooperative Examiners         | Mar 26 to Apr 7, 1978  | 12          | 20                  |
| Cooperative Management Course for Officers of TUCAP/ AAFLI Assisted Projects      | June 26 to 30, 1990    | 5           | 22                  |
| Management Course for TUCP/AAFLI Assisted Cooperatives                            | Jul 24 to 27, 1990     | 3           | 19                  |
| Cooperative Management Training for AVSL Officers                                 | Nov 7 to 8, 1991       | 2           |                     |
| Coop Seminar & Field Trip for Chairmen of Registered Coops & NGO Pio Duran, Albay | May 25, 1994           | 1           | 28                  |
| Advanced Trainors Training for Coop Officers                                      | Dec 8 to 10, 1994      | 3           | 21                  |
| Cooperative Trainors Training for Diocesan Coop Development Council               | Jan 15 to 25, 1996     | 10          | 11                  |
| Coop Revitalization & Basic Management Seminar for Libertad Womens Balikatan MPC  | Jun 13 to 15, 1996     | 3           | 28                  |
| Seminar Workshop Strengthening Strategy for the PMC Sta Rosa MCDC                 | Nov 5 to 7, 1997       | 3           | 58                  |
| <b>TOTAL</b>  |                        |             | <b>2,837</b>        |

## APPENDIX TABLES

Appendix Table 6. Officers and employees training of other agricultural cooperatives.

| TITLE   | DURATION                        | NO. OF DAYS | NO. OF PARTICIPANTS |
|---|---------------------------------|-------------|---------------------|
| 1st RP-Israel Training Course on Agricultural Cooperation and Extension             | Nov 24 to Dec 20, 1969          | 26          | 25                  |
| 2nd RP-Israel Training Course for Agricultural Cooperation and Extension            | Jan 5 to 30, 1970               | 25          | 30                  |
| ACCI-Stiftung Regional Training on Agricultural Cooperatives                        | Jan 19 to 31, 1970              | 12          | 28                  |
| Coop Information Seminar for Bicol Development Company Farmers Cooperators          | Aug 11 to 12, 1970              | 2           | 25                  |
| Training on Cooperative Marketing   | May 17 to 22, 1976              | 5           | 1                   |
| 4-H Council/Philippine Agricultural Training Council Youth Trainees (UPLB)          | 1977                            |             | 72                  |
| Philippine Agricultural Training Council Youth Trainees - 4-H Council               | Jan 15 to 26, 1979              | 12          | 59                  |
| Development & Management Planning for AMC and SN Service Center                     | Feb 1 to 4, 1980                | 3           | 20                  |
| Management Technical Training of AMC/AFC Management Staff and Officers              | Feb 7 to 12, 1980               | 5           | 9                   |
| Training on Coop Management for AMC Managers/Directors-Mindanao                     | Feb 13 to 27, 1980              | 14          | 18                  |
| MATCOM In-Service Training Program for Managers of AMC in the Philippines           | Nov 11 to Oct 5, 1980           | 23          | 5                   |
| Adaptation Workshop of MATCOM Materials   | Nov 24 to Dec 11, 1982          | 15          | 9                   |
| Training on the Functions of BOD, Cabuyao   | 1982                            |             | 23                  |
| Training on the Management of AMCs  | Apr 4 to 24, 1983               | 20          | 22                  |
| Specialized Training Program for BOD of Southern Tagalog Dairy Cooperative          | Mar 17 to 19, 1986              | 3           | 26                  |
| Mgt. and Training Assistance Program (MTAP) for AMC & CRB Chairmen of BOD           | Nov 7 to 12, 1988               | 5           | 23                  |
| MTAP for Cooperative Rural Banks (CRB) Managers Part I                              | Nov 26 to 30, 1988              | 5           | 22                  |
| MTAP for Area Marketing Coop (AMC) General Managers                                 | Nov 26 to 30, 1988              | 5           | 6                   |
| MTAP for AMC & CRB Assistant Managers   | Dec 5 to 10, 1988               | 5           | 27                  |
| MTAP for CRB Managers Part II   | Dec 12 to 17, 1988              | 5           | 21                  |
| MTAP for AMC Warehousemen/Ricemill Operators  | Dec 12 to 17, 1988              | 5           | 6                   |
| Agricultural Cooperatives Education Training  | Sep 18 to 29, 1989              | 12          | 23                  |
| Small Farmers Credit Course for the Staff and Farmer Beneficiaries                  | Oct 2 to 6, 1989                | 5           | 20                  |
| Advance Management Course for Managers of Agricultural Cooperatives                 | Nov 27 to Dec 8, 1989           | 12          | 17                  |
| Coop Management Course - Officers of Dayap CC; BRHCCI; KABAYAN                      | May 4, 1991                     | 1           | 46                  |
| Coop Management Course - Officers of Kabayan Agricultural PMPC                      | May 11, 1991                    | 1           | 32                  |
| Coop Management Course - Officers of Selected PMPCs of Laguna                       | May 31, 1991                    | 1           | 38                  |
| Cooperative Management Training for Bucal PMPC                                      |                                 | 1           |                     |
| Cooperative Management Training for Escribano MPC & DAR Officials                   | Feb 16 & 18, 1993               | 2           | 22                  |
| Maikling Pag-aaral sa Pamamahala ng Kooperatiba para sa Majayjay MPC                | Mar 26 to 28, 1993              | 3           | 29                  |
| Project Development & Management for Cooperatives SLFC Lucban Quezon                | Oct 2, 9, 16, 23, 30, Nov 6, 12 | 7           |                     |
| Cooperative Management Seminar for Cooperative Officers of San Pablo City           | Jul 29 & 31, 1994               | 2           | 60                  |
| Cooperative Management Seminar for BOD & Managers of Tablar Island Coop             | Sep 12 & 13, 1994               | 2           | 26                  |
| Basic Coop Management Seminar for Sta Maria MPC                                     | Jan 22, 1996                    | 1           | 26                  |
| Basic Coop Management Seminar for Sta Maria MPC                                     | Jan 22, 1996                    | 1           | 26                  |
| Basic Cooperative Management Seminar APRAAP   | May 27 to 31, 1996              | 5           | 26                  |
| SRA-PAF II Capability Building Program  |                                 |             |                     |
| Cooperative Management Training for Ciudad Real MPC                                 | Apr 26, 1997                    | 1           | 40                  |
| Strengthening and Value Formation Novo Ecijano Farmers Foundation, Inc.             | May 22, 1997                    | 1           | 19                  |
| Basic Training on Cooperative Bookkeeping and Accounting                            | Jul 23 to 25, 1997              | 3           | 18                  |
| Training on Basic Coop Financial Mgt. for Marilag MPC Santisimo Rosario, SPC        | Nov 13, 1997                    | 1           | 17                  |
| FAO Adaptation of Training Manual for Agri. Coop Development                        | Sep 8 to 12, 1999               | 5           | 25                  |
| Trainers Training for Education and Training Committee ARCDP                        | Nov 6 to 10, 2000               | 5           |                     |
| Training Courses on Effective Governance of Agri-based Credit Granting Cooperatives |                                 |             |                     |
| Training Course on Leadership Development and Value Formation                       | Feb 16 to 20, 2004              | 5           | 20                  |
| Training Course on Policy Development and Decision Making                           | Apr 28 to 30, 2004              | 5           | 12                  |
| Training Course on Financial Management   | May 24 to 28, 2004              | 5           | 21                  |
| Training Course on Strategic Management   | Jul 5 to 9, 2004                | 5           | 17                  |
| Training Course on Developing Human Resources                                       | Aug 25 to 27, 2004              | 5           | 24                  |
| Training Course on Cooperative Automated Reporting System                           | Oct 18 to 22, 2004              | 5           | 21                  |
| Training Course on Cooperative Entrepreneurship                                     | Nov 15 to 19, 2004              | 5           | 17                  |
| <b>TOTAL</b>  |                                 |             | <b>1,119</b>        |

Appendix Table 7. Pre-membership education seminars conducted.

| TITLE  | DURATION           | NO. OF DAYS | NO. OF PARTICIPANTS |
|--|--------------------|-------------|---------------------|
| PMES for Dairy Coop of Indang, Trece Martirez & Naic, Cavite             | May 20 to 21, 1981 | 2           | 15                  |
| PMES for Dairy Coop of Sariaya, Quezon/Tanza, Cavite/Tanauan, Batangas   | May 21 to 22, 1981 | 2           | 56                  |
| Pre-Membership Education Seminar (PMES) Dairy Coop Gen Trias Cavite      | Mar 26 to 27, 1981 | 2           | 22                  |
| PMES/First General Assembly Meeting of Milk Producing Coops & Federation | Aug 8 to 10, 1986  | 3           | 40                  |
| Pre-Membership Training on Cooperatives for Sugarcane Farmers            |                    |             | 35                  |
| PMES for Dairy Cooperative   | Mar 24 to 25, 1987 | 2           | 26                  |
| PMES for Rural Improvement Club of Victoria, Laguna                      | June 8 to 9, 1987  | 2           | 21                  |
| PMES for Niugan MPC  |                    |             | 44                  |
| PMES for Organization of Putho Cooperative                               | Aug 16, 1987       | 1           |                     |
| PMES for Prospective Dairy Coop in Southern Tagalog Provinces            | Jan to Jun, 1988   |             | 400                 |
| PMES for Prospective Members of Laguna Farmers Marketing Cooperative     | Jan to Jun, 1988   |             | 180                 |
| PMES for Prospective Members of Cooperative School                       | Oct 16 & 24, 1987  | 2           | 45                  |
| PMES for Proposed Our Lady of the Rosary Parish Cooperative              | Jan 21 to 23, 1988 | 2           | 25                  |
| PMES for Taal Prospective Producers Cooperative                          | May 24 to 25 1988  | 2           | 25                  |
| PMES for Prospective Small Machineries Marketing Cooperative             | Jul 9, 1988        | 1           | 25                  |
| PMES for Workers Consumers Cooperative                                   | Dec 4, 1988        | 1           | 28                  |
| PMES DAPAT Livelihood Development Cooperative System                     | Jun 4, 1989        | 1           | 43                  |
| PMES for Active Member of PCARRD Credit Cooperative                      | Jun 29 to 30, 1989 | 2           | 35                  |
| PMES for POM of Lakeshore Baptists Church MPC, Inc                       | Jan 13, 1990       | 1           |                     |
| PMES for PM of Banilan BPACC Primary MPC, Inc                            | March 7, 1990      | 1           |                     |
| PMES for Sinag ng Tagumpay MPC Inc.                                      | Mar 16 to 19, 1990 | 3           |                     |
| PMES for Lunasan Primary MPC, Inc.                                       | Mar 20 to 21, 1990 | 2           |                     |
| PMES for Prospective Members of Roxas MPC, Inc.                          | Apr 2 & 3, 1990    | 2           |                     |
| PMES for Prospective Members (PM) of Mansalay MPC, Inc.                  | Apr 4 & 5, 1990    | 2           |                     |
| PMES for Bulalacao MPC, Inc.   | Apr 6 to 7, 1990   | 2           |                     |
| PMES for PM of POLA MPC, Inc   | April 16, 1990     | 1           |                     |
| PMES for PM of Credit Cooperative  | Apr 19, 1990       | 1           |                     |
| PMES for PM of BACO Primary MPC, Inc                                     | April 20, 1990     | 1           |                     |
| PMES for PM of Batangas Mango Producers MPC, Inc.                        | May 12, 1990       | 1           |                     |
| PMES for PM of SPC Balikatan MPC, Inc                                    | May 20, 1990       | 1           |                     |
| PMES for PM of Barangay San Juan MPC, Inc.                               | June 3, 1990       | 1           |                     |
| PMES for PM of Mulanay MPC, Inc.   | June 30, 1990      | 1           |                     |
| PMES for PM of Santor Primary MPC, Inc                                   | July 7, 1990       | 1           |                     |
| PMES for PM of Pagkaluwaran Primary MPC, Inc                             | Jul 13 & 14, 1990  | 2           |                     |
| PMES for PM of Palayan Primary MPC, Inc                                  | September 6, 1990  | 1           |                     |
| PMES for PM of Laguna Floriculture MPC, Inc                              | October 5, 1990    | 1           |                     |
| PMES for PM of DAR Employees Cooperative                                 | November 16, 1990  | 1           | 30                  |
| PMES for PM of Paete Credit Cooperative                                  | January 19, 1991   | 1           | 21                  |
| PMES for PM of Calamba Market Rice Retailers Credit Cooperative          | January 22, 1991   | 1           | 33                  |
| PMES for Australian Consolidated Industries                              | January 24, 1991   | 1           | 16                  |
| PMES for National Irrigation Administration Employees Non-Ag PMPC        | January 25, 1991   | 1           | 36                  |
| PMES for San Isidro Farmers Marketing Cooperative                        | January 29, 1991   | 1           | 29                  |
| PMES for Los Baños PMC   | June 13, 1991      | 1           | 18                  |
| PMES for Manggar   |                    |             |                     |
| PMES for Letran College Students   | February 12, 1991  | 1           | 88                  |
| PMES for PMPC of Banlic Ulan plus DAR Personnel                          | February 15, 1991  | 1           | 52                  |
| PMES for Majada PMPC   | February 22, 1991  | 1           | 23                  |
| PMES for Kooperatiba ng Kababaihan ng Mayatba, Famy at Isla              | March 9, 1991      | 1           |                     |
| PMES for Los Baños Coop  | 14& 19 Mar, 1991   |             | 47                  |
| PMES for Payapa & Quilo-Quilo, Padre Garcia                              | March 26, 1991     | 1           | 46                  |
| PMES for San Antonio, Bay PMPC   | March 26, 1991     | 1           | 24                  |

APPENDIX TABLES

Appendix Table 7. (continued page 2)

| TITLE  | DURATION           | NO. OF DAYS | NO. OF PARTICIPANTS |
|--|--------------------|-------------|---------------------|
| PMES for Los Baños Residents   | April 4, 1991      | 1           | 20                  |
| PMES for San Antonio, Bay PMPC   | April 8, 1991      | 1           | 24                  |
| PMES for Sto Angel Norte   | April 12, 1991     | 1           | 18                  |
| PMES for Sampiruhan, Sucol, Tadiac, Niugan   | April 19, 1991     | 1           | 89                  |
| PMES for Lumban MPC  | April 26, 1991     | 1           |                     |
| PMES for PAGASA Bay; San Antonio, Los Baños & Sucol Fishermen                      | Apr 29 & 30, 1991  | 2           | 65                  |
| PMES for Saimsim PMPC Calamba  | May 24, 1991       | 1           | 20                  |
| PMES for Malinta, LBPMP  | May 25, 1991       | 1           | 33                  |
| PMES for Longos PMPC Kalayaan, Laguna  | May 29, 1991       | 1           | 31                  |
| PMES for Tulo PMPC Calamba   | May 31, 1991       | 1           | 19                  |
| PMES for Bagong Silang, LBPMP  | June 7, 1991       | 1           | 23                  |
| PMES for Danaw Victoria MPC  | June 7, 1991       | 1           | 35                  |
| PMES for Malvar Batangas PMPC  | June 14, 1991      | 1           | 35                  |
| PMES for Tanauan Institute Faculty Association MPC                                 | June 21, 1991      | 1           | 78                  |
| PMES for Carabao Development Foundation MPC  | June 21, 1991      | 1           | 19                  |
| PMES for KAMBAL MPC Lalakay, LB & Malvar Batangas MPC                              | July 7, 1991       | 1           | 49                  |
| PMES for Malvar Batangas PMPC  | August 9, 1991     | 1           | 62                  |
| PMES for Sto Domingo PMPC  | August 16, 1991    | 1           | 35                  |
| PMES for Mamatid Farmers PMPC  | August 23, 1991    | 1           | 45                  |
| PMES for AVSL Employees PMPC   | August 30, 1991    | 1           | 89                  |
| PMES for Aplaya PMPC   | September 6, 1991  | 1           | 26                  |
| PMES for San Pedro Dairy PMPC  | September 6, 1991  | 1           | 20                  |
| PMES for TAPAT MPC, Mayondon   | September 27, 1991 | 1           | 13                  |
| PMES for National Workers in Rural Development PMPC                                | September 27, 1991 | 1           | 45                  |
| PMES for LB Livelihood Development Foundation, Inc. PMPC                           | September 27, 1991 |             | 18                  |
| PMES for Aplaya MPC Boot Tanauan, Batangas   | October 4, 1991    | 1           | 19                  |
| PMES for Rotary Village Core PMPC, Paciano Rizal, Bay, Laguna                      | October 4, 1991    | 1           | 51                  |
| PMES for Sto Tomas Farmers MPC   | December 17, 1991  | 1           | 48                  |
| PMES for LGA Employees Consumers Cooperative & Pook PMPC                           | January 10, 1992   | 1           | 40                  |
| PMES for Laguna Food Processors & Exporters Association PMPC                       | January 17, 1992   | 1           | 10                  |
| PMES for Farmers Marketing Cooperative, Nuigan Cabuyao Laguna                      | January 17, 1992   | 1           | 10                  |
| PMES for Samahan sa Bacalaran Tungo Sa Kaunlaran PMPC                              | January 17, 1992   | 1           | 5                   |
| PMES for Sta Rosa Primary; Buklod Biyayang Kristiyano; Public Market Vendors PMPCs | January 24, 1992   | 1           | 75                  |
| PMES for Barangay Kaingin PMPC   | February 7, 1992   | 1           | 16                  |
| PMES for Quezon Fishermen PMPC   | February 14, 1992  | 1           | 20                  |
| PMES for Rotary Village; Anthurium Growers;HILOTS; Bay Market Vendors, PMPCs       | February 28, 1992  | 1           | 40                  |
| PMES for Sta Rosa Primary; Bay Village & Laguerta Calamba, PMPCs                   | March 6, 1992      | 1           | 41                  |
| PMES for Association of Pastilles de Lecher Makers Tuntungin Putho PMPC            | April 3, 1992      | 1           | 10                  |
| PMES for Calamba East District Male Personnel Credit Cooperative                   |                    |             | 19                  |
| PMES for Bgy. OOB Cooperative, Majajay, Laguna                                     |                    |             | 9                   |
| PMES for Bay Public School Teachers Association                                    |                    |             | 26                  |
| PMES for Kaunlaran sa Liliw PMPC   |                    |             | 16                  |
| PMES for Buklod Biyayang Kapatiran MPC, Bay  | April 10, 1992     | 1           | 10                  |
| PMES for LB Barangay High School MPC   |                    |             | 14                  |
| PMES for Bay Village MPC   |                    |             | 4                   |
| PMES for CWL Vicariate de Immaculada Concepcion Parish MPC, LB                     | April 24, 1992     | 1           | 17                  |
| PMES for Balete MPC Tanauan, Batangas MPC  |                    |             | 17                  |
| PMES for SMB MPC Cabuyao, Laguna   |                    |             | 13                  |
| PMES for Bay Village MPC and Balete MPC Tanauan, Batangas                          | May 8, 1992        | 1           | 36                  |
| PMES for Balete MPC Tanauan, Batangas  | May 22, 1992       | 1           | 26                  |
| PMES for Bo. Pulong MPC, Sta Cruz, Laguna  |                    |             | 27                  |
| PMES for Sinalhan MPC Sta Rosa, Laguna   |                    |             | 20                  |
| PMES for Fortune Development Cooperative Halang, Calamba, Laguna                   |                    |             | 15                  |
| PMES for Lafrega MPC, San Pablo, Laguna  |                    |             | 41                  |
| PMES for BAKAL MPC, San Diego, San Pablo City                                      | May 28, 1992       | 1           | 58                  |
| PMES for Barangay Bilog MPC Alfonso, Cavite  | June 7, 1992       | 1           | 27                  |

Appendix Table 7. (continued page 3)

| TITLE  | DURATION           | NO. OF DAYS | NO. OF PARTICIPANTS |
|--|--------------------|-------------|---------------------|
| PMES for Los Baños Livestock and Orchard Growers MPC                               | June 11, 1992      | 1           | 18                  |
| PMES for Los Baños Livestock and Orchard Growers MPC                               | June 18, 1992      | 1           | 24                  |
| PMES for Aplaya MPC Sta Rosa & Victoria San Agustin MPC Alaminos, Laguna           | July 31, 1992      | 1           | 77                  |
| PMES for Looc MPC Calamba and Los Baños MPC  | August 14, 1992    | 1           | 45                  |
| PMES for Tanauan Market Vendors Primary MPC Tanauan, Batangas                      | August 21, 1992    | 1           | 28                  |
| PMES for Rural Bank Employees PMPC   | September 12, 1992 | 1           | 92                  |
| PMES for FILIPRO Cabuyao & Aplaya Santa Rosa MPCs                                  | September 18, 1992 | 1           | 35                  |
| PMES for Cabuyao Municipal Employees and Ulan MPCs                                 | October 3, 1992    | 1           | 40                  |
| PMES for San Antonio Quezon PMPC & Drugstore Association of the Philippines        | October 16, 1992   | 1           | 39                  |
| PMES for Drugstore Association of the Philippines; Women Educational Dev Prod MPCs | November 20, 1992  | 1           |                     |
| PMES for Cabuyao Municipal Employees and Ulan MPCs                                 | November 28, 1992  | 1           | 14                  |
| PMES for Barangay OOB & Banga Majajay MPCs   | November 28, 1992  | 1           | 18                  |
| PMES for Nestle Alabang & LB Livelihood Foundation PMPCs                           | February 4, 1993   | 1           | 49                  |
| PMES for MASIKAP MPC   | February 20, 1993  | 1           | 16                  |
| PMES for Nestle Alabang Employees MPC  | February 25, 1993  | 1           | 22                  |
| PMES for Ilaya Pulo PMPC Pagbilao Quezon   | March 17, 1993     | 1           | 26                  |
| PMES for Green IB MPC Ibaba  | March 19, 1993     | 1           | 17                  |
| PMES for HOPEWELL Power Corporation Employees MPC                                  | April 12, 1993     | 1           | 186                 |
| PMES for Panglunsod na Tanggapan ng Kooperatiba San Pablo City                     | May 22, 1993       | 1           | 3                   |
| PMES for Employees of Maquiling, Samahang Magbabakal Sto Angel Sta Cruz            | June 24, 1993      | 1           | 16                  |
| PMES for CWL Vacariate of Los Baños  | July 1, 1993       | 1           | 15                  |
| PMES for Rural Improvement Club MPC; Laguna Realtor & Food Handlers PMPCs          | August 5, 1993     | 1           | 66                  |
| PMES for Orchid Growers Quezon City  | Aug 19 & 28, 1993  | 2           | 40                  |
| PMES for Senior Citizen of Los Baños   | September 9, 1993  | 1           |                     |
| PMES for Geodetic Engineers of Laguna  | September 16, 1993 | 1           | 16                  |
| PMES for Los Baños Nata de Coco Producers MPC & CRAFD Employees MPC                |                    |             | 15                  |
| PMES for UPLB Concessioners, CFARD Employees & Samahang Buklod Masikap MPCs        | November 11, 1993  | 1           | 44                  |
| PMES for Los Baños Nata de Coco Producers MPC                                      | February 12, 1994  | 1           | 90                  |
| PMES for Cabuyao SMB Members & Magkakaagapay sa Sto. Tomas, Biñan Laguna           | February 17, 1994  | 1           | 17                  |
| PMES for LINKARD LAGUNA Group Sta Maria Laguna                                     | February 22, 1994  | 1           | 46                  |
| PMES for NESTLE Alabang Employees CCI  | February 26, 1994  | 1           | 14                  |
| PMES for NESTLE Alabang Employees CCI  | March 5, 1994      | 1           | 15                  |
| PMES for Samahan ng mga Senior Citizen ng Cabuyao Laguna                           | March 24, 1994     | 1           | 14                  |
| PMES for Macabing MPC Sta. Rosa Laguna   | July 22, 1994      | 1           | 19                  |
| PMES for Bay MPC   | August 4, 1994     | 1           | 109                 |
| PMES for Los Baños MPC   | August 18, 1994    | 1           | 16                  |
| PMES for Banahaw UP Alumni MPC   | October 29, 1994   | 1           | 14                  |
| PMES for Grand Harvest Christian Ministries MPC                                    | November 19, 1994  | 1           | 39                  |
| PMES for Cabuyao, Laguna   | November 23, 1994  | 1           | 15                  |
| PMES for Laguna Fruit Growers PMPC   | November 24, 1994  | 1           | 26                  |
| PMES for Los Baños United Methodist Church MPC                                     | February 3, 1995   | 1           | 46                  |
| PMES for Sto Domingo MPC   | February 9, 1995   | 1           | 35                  |
| PMES for Jesus is Lord Fellowship, Nagcarlan, Laguna                               | April 7, 1995      | 1           | 22                  |
| PMES for Streetfood Vendors Cooperative  | September 2, 1995  | 1           | 15                  |
| PMES for Sirang Lupa Tricycle Owners & Drivers MPC                                 | June 7, 1996       | 1           |                     |
| PMES for Magdalena BDC MPC   | September 11, 1996 | 1           | 30                  |
| PMES for Nagcarlan MPC   | November 11, 1996  | 1           | 24                  |
| PMEP for UP Scholars Society   | December 15, 1996  | 1           | 11                  |
| PMES for UPLB Scholars Society - Students MPC                                      | January 15, 1997   | 1           | 17                  |
| PMES for Laguna MPC  | February 7, 1997   | 1           | 37                  |
| PMES for UPLB Scholars Society - Students MPC                                      | February 15, 1997  | 1           | 17                  |
| PMES for Barangay Sta. Cruz, Bay, Laguna MPC                                       | December 12, 1997  | 1           |                     |
| PMES for Phil Geothermal, Inc Employees MPC  | May 19, 1998       | 1           | 15                  |
| PMES for Caingin Christian Church Purok 2 Sta. Rosa                                | Sep 9 & 10, 1998   | 2           | 40                  |

## APPENDIX TABLES

Appendix Table 7. (continued page 4)

| TITLE   | DURATION            | NO. OF DAYS | NO. OF PARTICIPANTS |
|---|---------------------|-------------|---------------------|
| PMES for Prospective Members of MASIPAG MPC                                     | September 9, 1998   | 1           | 36                  |
| PMES for Couple for Christ MPC Laguna   | February 13, 1999   | 1           |                     |
| PMES for Prospective Members of 4-M Coop  | April 7, 1999       | 1           | 70                  |
| PMES for Prospective Members of Putho-Tuntungin MPC                             | January 27, 2001    | 1           | 30                  |
| PMES for Prospective Members of Sagara Metro Plastic Industrial Corp            | August 16, 2001     | 1           | 36                  |
| PMES for Prospective Members of Brgy Constituents of Tadalac Los Baños Laguna   | September 16, 2001  | 1           |                     |
| PMES for Officers & Staff of Areza Motor Sales Corp                             | February 7, 2004    | 1           |                     |
| PMES for Golden Pearl of the Orient Cooperative                                 | May 13 & 14, 2004   | 2           | 17                  |
| PMES for Military Reservist   | Oct 24/Nov. 7, 2004 | 2           | 94                  |
| PMES for CLARMIL MPC  | January 18, 2005    | 1           | 22                  |
| Cooperative Orientation Seminar for DevCom Students                             | January 31, 2008    | 1           | 10                  |
| Cooperative Orientation Seminar for Prospective Members of UPLBCCC              | January 31, 2008    | 1           | 10                  |
| Cooperative Orientation Seminar for Prospective Members of Bgy del Remedio MPC  | October 17, 2008    | 1           | 20                  |
| PMES for Prospective Members of Putho-Tuntungin Livelihood/Propagators MPC      | June 6, 2009        | 1           | 30                  |
| Orientation Seminar for Prospective Members of Sn Isidro Elem Sch Graduates     | July 12, 2009       | 1           | 12                  |
| Orientation Seminar for Prospective Members of Sn Isidro Elem Sch Graduates     | August 15, 2009     | 1           | 27                  |
| Coop Orientation Sem for Prospective Members of Toyota Auto Supplier Club       | August 25, 2009     | 1           | 50                  |
| Coop Orientation Sem for Prospective Members of Military Retirees               | August 26, 2009     | 1           | 12                  |
| PMES for Prospective Members of Upland Hog Raisers Coop                         | October 24, 2009    | 1           | 29                  |
| PMES for Sto Angel Tricycle Operators & Drivers Association MPC Sta Cruz Laguna | October 28, 2009    | 1           | 32                  |
| PMES for Prospective Members of KASAMA Cooperative                              | 26 March, 2010      |             |                     |
| TOTAL   |                     |             | 5,389               |

Appendix Table 8. Discussion group leaders training.

| TITLE  | DURATION               | NO. OF DAYS | NO. OF PARTICIPANTS |
|--|------------------------|-------------|---------------------|
| Training Course for Discussion Group Leaders (DGL) - Part I    | Mar 30 to Apr 11, 1964 | 12          | 31                  |
| Training Course for Discussion Group Leaders (DGL) - Part II   | Jul 20 to 25, 1964     | 6           | 18                  |
| Training Course for DGL and Directors of Non-Ag Coops - Part I | Sept 9 to 15, 1964     | 6           | 38                  |
| Training Course for DGL - Part I                               | Sept 21 to 25, 1964    | 5           | 23                  |
| Training Course for DGL Part II                                | Jan 18 to 23, 1965     | 6           | 13                  |
| Training Course for DGL Part II                                | Feb 1 to 5, 1965       | 5           | 37                  |
| Training Course for DGL Part I                                 | Feb 15 to 19, 1965     | 5           | 46                  |
| Training Course for DGL Part II                                | Apr 20 to 24, 1965     | 5           | 16                  |
| Training course for DGL Part I                                 | Jun 28 to Jul 3, 1965  | 6           | 50                  |
| Discussion Group Leaders Training Course                       | May 5 to 9, 1969       | 5           | 23                  |
| Discussion Group Leaders Training Course                       | Sep 22 to Oct 3, 1969  | 12          | 45                  |
| TOTAL  |                        |             | 340                 |

Appendix Table 9. Training courses conducted for Asian Labor Leadership Institute.

| TITLE   | DURATION               | NO. OF DAYS | NO. OF PARTICIPANTS |
|---|------------------------|-------------|---------------------|
| 14th Training Course for Asian Labor Leadership Institute                       | Mar 7 to 12, 1966      | 6           | 28                  |
| 15th Training Course for Asian Labor Leadership Institute                       | Nov 28 to 30, 1966     | 5           | 31                  |
| 16th Training course for Asian Labor Leadership Institute                       | Feb 26 to Mar 1, 1967  | 5           | 28                  |
| 17th Asian Labor Leadership Institute Course on Cooperatives                    | Nov 9 to 11, 1967      | 3           | 30                  |
| 18th Asian Labor Leadership Institute Course on Cooperatives                    | Jan 28 to Feb 1, 1968  | 5           | 16                  |
| 21st Traing for Asian Labor Leadership Institute                                | Mar 2 to 6, 1969       | 5           | 21                  |
| 22nd Asian Labor Leadership Institute Cooperative Course                        | Nov 2 to 5, 1969       | 3           | 21                  |
| 24th Training Course for Asian Labor Leadership Institute                       | Mar 2 to 4, 1970       | 3           | 28                  |
| 26th AAFLI Cooperative Training   | Oct 26 to 28, 1970     | 3           | 18                  |
| 27th Asian Labor Leadership Cooperative Course                                  | Feb 21 to 24, 1971     | 3           | 21                  |
| 29th Session Asian Labor Leadership Institute Cooperative Course                | Nov 2 to 5, 1971       | 3           | 16                  |
| 30th Asian Labor Leadership Institute   | Mar 8 to 11, 1972      | 3           | 18                  |
| 31st Asian Labor Leadership Institute Basic Course on Cooperatives              | Jun 18 to 21, 1972     | 3           | 15                  |
| First AAFLI/ACCI Cooperative Seminar for Labor Leaders                          | Nov 20 to Dec 5, 1972  | 15          | 23                  |
| 2nd AAFLI/ACCI Training on Cooperative for Labor Leaders                        | Jan 22 to Feb 16, 1973 | 24          | 28                  |
| 33rd Asian Labor Leadership Institute Basic Course for Cooperatives             | Feb 12 to 25, 1973     | 5           | 24                  |
| 3rd AAFLI/ACCI Training on Cooperatives for Labor Leaders                       | May 6 Jun 2, 1973      | 26          | 17                  |
| AAFLI/ACCI Training on Cooperative Management and Administration                | Nov 5 to 9, 1973       | 5           | 25                  |
| AAFLI/ACCI Training on Cooperative Mgt. for Treasurers/Managers of Credit Union | Mar 3 to 21, 1975      | 18          | 16                  |
| TOTAL   |                        |             | 424                 |

Appendix Table 10. Conferences/seminars/workshops/conventions conducted.

| TITLE   | DURATION               | NO. OF DAYS | NO. OF PARTICIPANTS |
|---|------------------------|-------------|---------------------|
| Conference on Problems of Non-Agricultural Cooperatives                                 | Aug 22 to 25, 1961     | 4           | 28                  |
| 1st National Conference for Officers of Non-Agricultural Cooperatives                   | Mar 26 to 30, 1962     | 5           | 24                  |
| 1st National Convention on Cooperatives   | Feb 13 to 15, 1963     | 3           | 40                  |
| (CAO) Cooperative Education Officers Conference   | Jan 16 to 17, 1964     | 2           | 23                  |
| National Cooperative Education Conference   | Jan 25, 1964           | 1           |                     |
| 1st Agricultural Credit Conference  | Feb 27 to 29, 1964     | 3           |                     |
| 1st Staff Conference and Training for RCEO  | Apr 27 to May 10, 1964 | 14          | 4                   |
| Seminar for Directors of Agricultural and Non-Agricultural Cooperatives                 | Sept 9 to 15, 1964     | 7           | 38                  |
| 2nd National Conference for Cooperative Education Officers                              | Mar 29, 1965           | 1           | 58                  |
| Top Level Seminar Workshop on Cooperatives  | Jan 28 to 30, 1969     | 3           | 50                  |
| 2nd National Conference for Agricultural Coop League of the Philippines                 | Jul 23 to 25, 1969     | 3           | 120                 |
| Seminar for Directors of Consumers Cooperatives National Level                          | Nov 3 to 7, 1969       | 5           | 13                  |
| Seminar-Workshop on Methods & Approaches of Cooperative Education                       | Aug 16 to 29, 1970     | 13          | 27                  |
| National Conference for Non-Agricultural Cooperatives                                   | Oct 11 to 14, 1970     | 3           | 38                  |
| First Asian Conference on Agricultural Credit and Cooperatives                          | Dec 1 to 10, 1970      | 10          | 122                 |
| Seminar Workshop on Selected Functions for Officers of Cooperative Federations          | Sep 3 to 15, 1972      | 12          | 28                  |
| National Pre-Seminar on Agricultural Cooperative Marketing                              | Jan 4 to 14, 1978      | 10          | 26                  |
| Conference on the Laguna Cooperative Union Election                                     | Oct 25, 1979           | 1           | 37                  |
| Conference-Workshop on the Role of Cooperatives in Food Distribution                    | Nov 27 to 28, 1979     | 2           | 16                  |
| Conference on the Southern Tagalog Region Cooperative Union Election                    | Nov 30, 1979           | 1           | 55                  |
| Seminar Workshop for Board of Members of Cooperative Rural Banks                        | Dec 9 to 15, 1979      | 6           | 36                  |
| National Seminar on Management of Agricultural Cooperatives                             | Jan 21 to 28, 1980     | 7           | 22                  |
| Seminar Workshop on Strengthening the Regional Cooperative Union of the Phil.           | Nov 21 to 23, 1980     | 3           | 45                  |
| National Workshop on Cooperative Retail Management                                      | Apr 12 to 24, 1982     | 12          | 14                  |
| National Workshop on Coop Training Policies and Standards                               | Nov 26 to Dec 3, 1984  | 7           | 34                  |
| National Planning Workshop on Cooperative Education and Training                        | Aug 20 to 22, 1987     | 3           | 12                  |
| National Conference/Workshop on Coop Education and Training Plan                        | April 5 to 6, 1988     | 2           | 34                  |
| National Planning Workshop on Coop Development Program for ARBs                         | Jul 14 to 16, 1988     | 3           | 15                  |
| National Workshop on Devt Monitoring & Evaluation System for the Impact of Cooperatives | Mar 1 to 2, 1990       | 2           | 31                  |
| Conference Workshop on the Role of SCUs in Coops Development: A New Mandate             | Sep 4 to 6, 1991       | 3           | 26                  |
| Conference Workshop on the Role of SCUs in Coops Development: A New Mandate             | Nov 6 to 8, 1991       | 3           | 10                  |
| Seminar Workshop for the CC and AIC of SRMCDC   | May 27 to 29, 1998     | 3           | 27                  |
| Seminar Workshop for Treasurers and Secretaries of SRMCDC                               | Aug 26 to 28, 1998     | 3           | 25                  |
| Seminar Workshop for Bookkeepers & Treasurers   | Oct 29 to 30, 1998     | 3           | 17                  |
| Seminar Workshop on Basic Coop Management, Leadership, & Value Reorientation            | May 10 to 12, 1999     | 3           | 17                  |
| Seminar on the State of Agricultural Cooperatives in Asia                               | September 23, 2008     | 1           | 30                  |
| Seminar/Workshop on the Philippine Coop Code of 2008                                    | May 21, 2009           | 1           | 30                  |
| SW for Coops on Social Issues: Climate Change, Poverty Alleviation, Entrepreneurship    | July 2, 2010           | 1           | 58                  |
| Seminar on Coop Insurance System in the Philippines                                     | September 17, 2010     | 1           | 65                  |
| Coop InfoCenter Stakeholders Consultative Meeting                                       | October 22, 2010       | 1           | 23                  |
| TOTAL   |                        |             | 1,318               |



## APPENDIX TABLES

Appendix Table 11. Training course on basic rural banking.

| TITLE   | DURATION               | NO. OF DAYS | NO. OF PARTICIPANTS |
|---|------------------------|-------------|---------------------|
| 9th Session Institute of Rural Banking (Central Bank of the Philippines (CBP) | Jun 6 to 11, 1960      | 6           | 20                  |
| 10th Session Institute of Rural Banking (CBP)                                 | Sept 19 to 24, 1960    | 6           | 16                  |
| 11th Session Institute of Rural Banking (CBP)                                 | Dec 12 to 17, 1960     | 6           | 17                  |
| 12th Session Institute of Rural Banking (CBP)                                 | Apr 3 to 8, 1961       | 6           | 18                  |
| 13th Session Institute of Rural Banking (CBP)                                 | Aug 28 to Sept 2, 1961 | 6           | 33                  |
| 14th Session Institute of Rural Banking (CBP)                                 | Mar 19 to 24, 1962     | 6           | 28                  |
| 15th Session Institute of Rural Banking (CBP)                                 | Aug 13 to 18, 1962     | 6           | 32                  |
| 16th Session Institute of Rural Banking (CBP)                                 | Dec 2 to 8, 1962       | 6           | 31                  |
| 17th Session Institute of Rural Banking (CBP)                                 | May 6 to 11, 1963      | 6           | 24                  |
| 18th Session Institute of Rural Banking (CBP)                                 | Sept 1 to 7, 1963      | 7           | 32                  |
| 19th Session Institute of Rural Banking (CBP)                                 | Nov 25 to 30, 1963     | 6           | 24                  |
| 20th Session Institute of Rural Banking (CBP)                                 | Mar 8 - 14, 1964       | 6           | 31                  |
| 21st Session Institute of Rural Banking (CBP)                                 | Jul 6 to 11, 1964      | 6           | 38                  |
| 22nd Session Institute of Rural Banking (CBP)                                 | Oct 25 to 31, 1964     | 6           | 30                  |
| 23rd Session Institute of Rural Banking (CBP)                                 | Mar 7 to 13, 1965      | 6           | 18                  |
| 24th Session Institute of Rural Banking (CBP)                                 | Jul 5 to 10, 1965      | 6           | 18                  |
| 25th Session Institute of Rural Banking (CBP)                                 | Oct 11 to 16, 1965     | 6           | 27                  |
| 26th Session Institute of Rural Banking (CBP)                                 | Mar 13 to 18, 1966     | 6           | 20                  |
| 27th Session Institute of Rural Banking (CBP)                                 | Jul 17 to 23, 1966     | 6           | 22                  |
| 28th Session Institute of Rural Banking (CBP)                                 | Dec 5 to 9, 1966       | 6           | 33                  |
| 29th Session Institute of Rural Banking (CBP)                                 | Apr 24 to 29, 1967     | 6           | 32                  |
| 30th Session Institute of Rural Banking (CBP)                                 | Aug 21 to 25, 1967     | 6           | 23                  |
| 31st Session Institute of Rural Banking (CBP)                                 | Dec 4 to 8, 1967       | 6           | 22                  |
| 32nd Session Institute of Rural Banking (CBP)                                 | Mar 18 to 22, 1968     | 6           | 23                  |
| 33rd Session Institute of Rural Banking (CBP)                                 | Jul 29 to Aug 2, 1968  | 6           | 23                  |
| 34th Session Institute of Rural Banking (CBP)                                 | Dec 2 to 6, 1968       | 6           | 25                  |
| 35th Session Institute of Rural Banking (CBP)                                 | May 5 to 9, 1969       | 6           | 33                  |
| 36th Session Institute of Rural Banking (CBP)                                 | Sept 29 to Oct 3, 1969 | 6           | 28                  |
| 37th Session Institute of Rural Banking (CBP)                                 | May 4 to 9, 1970       | 6           | 32                  |
| 38th Session Institute of Rural Banking (CBP)                                 | Oct 5 to 9, 1970       | 6           | 33                  |
| 39th Session Institute of Rural Banking (CBP)                                 | Oct 11 to 16, 1971     | 6           | 20                  |
| 40th Session Institute of Rural Banking (CBP)                                 | Mar 12 to 18, 1972     | 6           | 32                  |
| 41st Session Institute of Rural Banking (CBP)                                 | Oct 8 to 13, 1972      | 6           | 22                  |
| TOTAL   |                        |             | 860                 |

Appendix Table 12. Training courses on supervised agricultural credit.

| TITLE   | DURATION               | NO. OF DAYS | NO. OF PARTICIPANTS |
|---|------------------------|-------------|---------------------|
| Refresher Course on Supervised Credit for Livestock Technicians of AGLF Program | Jan 8 to 13, 1968      | 6           | 45                  |
| Supervised Credit of Government Production Technicians                          | Apr 26 to 30, 1971     | 5           | 160                 |
| 1st Supervised Credit Course for Technicians of Rural Banks                     | Aug 16 to Sep 11, 1971 | 26          | 104                 |
| 2nd Supervised Credit Course for Rural Bank Technicians                         | Feb 21 to Mar 10, 1972 | 18          | 86                  |
| 3rd Supervised Credit Course for Rural Bank Technicians                         | Apr 17 to May 5, 1972  | 18          | 90                  |
| 4th Supervised Credit Course for Rural Bank Technicians                         | May 22 to Jun 9, 1972  | 26          | 95                  |
| 5th Batch Supervised Credit Course for Rural Bank Technicians                   | Oct 16 to Nov 4, 1972  | 18          | 50                  |
| 6th Batch Supervised Credit Course for Rural Bank Technicians                   | Jan 8 to Feb 3, 1973   | 26          | 76                  |
| 1st Supervised Farm Credit Course for PNB Personnel                             | Mar 4 to 30, 1973      | 29          | 30                  |
| 7th Batch Supervised Credit Course for Rural Bank Technicians                   | Mar 12 to Apr 7, 1973  | 26          | 75                  |
| 2nd Supervised Farm Credit Course for PNB Personnel                             | Mar 18 to Apr 13, 1973 | 29          | 29                  |
| 3rd Supervised Farm Credit Course for PNB Personnel                             | April 1 to 30, 1973    | 29          | 29                  |
| 5th Supervised Farm Credit Course for PNB Personnel                             | Feb 25 to Mar 23, 1974 | 29          | 30                  |
| 6th Supervised Farm Credit Course for PNB Personnel (Masaganang Maisan)         | Mar 24 to Apr 27, 1974 | 29          | 31                  |
| 7th Supervised Farm Credit Course on Rice Culture for PNB Personnel             | May 12 to Jun 7, 1974  | 29          | 31                  |
| Supervised Farm Credit Program for DEC Vocational Agriculture Teachers          | Jul 14 to 18, 1974     | 5           | 42                  |
| Supervised Farm Credit Program for DEC Teachers and Farm Managers (VIZMIN)      | Jul 28 to Aug 11, 1974 | 14          | 56                  |
| Supervised Farm Credit Program for DEC Vocational Agriculture Teachers          | Aug 11 to 25, 1974     | 14          | 72                  |
| 8th Supervised Farm Credit Course on Rice Culture for PNB Personnel             | May 12 to Jun 7, 1975  | 26          | 28                  |
| 11th Supervised Farm Credit Course on Rice/Sugarcane Culture for PNB Personnel  | Feb 28 to Apr 2, 1977  | 30          | 32                  |
| 12th Supervised Farm Credit Course on Rice/Sugarcane Culture for PNB Personnel  | Sep 26 to Oct 28, 1977 | 30          | 30                  |
| 13th Supervised Farm Credit Course for PNB Personnel                            | Jun 22 to Jul 31, 1981 | 39          | 26                  |
| TOTAL   |                        |             | 1,202               |

Appendix Table 13. Training on integrated agricultural/rural financing.

| TITLE  | DURATION           | NO. OF DAYS | NO. OF PARTICIPANTS |
|--|--------------------|-------------|---------------------|
| Integrated Rural Finance Training Program    | Apr 3 to 7, 1987   | 5           | 100                 |
| 4th Batch Integrated Rural Financing Program | Mar 21 to 26, 1988 | 5           | 49                  |
| 5th Batch IRF Training Program               | Apr 11 to 16, 1988 | 5           | 49                  |
| TOTAL  |                    |             | 198                 |

Appendix Table 14. Third country participants training courses.

| TITLE  | DURATION                | NO. OF DAYS | NO. OF PARTICIPANTS |
|--|-------------------------|-------------|---------------------|
| Third Country Participants-ICA-AID   | Jun 20 to Dec 17, 1962  | 181         | 1                   |
| Third Country Participants - (Mr. B.P. Bhattarai) ICA-AID                        | Oct 15 to Nov 24, 1962  | 40          | 1                   |
| Third Country Participants (Mr.Pradyuma Lal)                                     | Jul 1 to Aug 30, 1963   | 61          | 1                   |
| NEPAL (Mr. B. Narayan Tabdar and Mr. B.N.L. Das) - ICA/AID                       | Nov 7 to Dec 19, 1963   | 42          | 2                   |
| Third Country Participants   | Sept 1 to 7, 1965       | 2           | 7                   |
| Special Course on Labor Leadership for Vietnamese - Cooperative Course           | Oct 17 to 23, 1971      | 5           | 20                  |
| Study Visits of Khmer Republic Participants                                      | June 4 to 8, 1973       | 5           | 4                   |
| Third Country Participants Training on Agricultural Cooperatives - Thailand      | Jan 14 to Feb 8, 1975   | 25          | 4                   |
| Third Country Participants Training on Agricultural Cooperatives - Nepal         | Jul 1 to Oct 30, 1975   | 120         | 1                   |
| Third Country Participants Training on Agricultural Cooperatives - Thailand      | Sep 28 to Oct 11, 1975  | 12          | 4                   |
| Third Country Participants Training on Cooperative Management - Md Sekendar Ali  | Jun 23 to Dec 21, 1976  | 180         | 1                   |
| Third Country Participants Training on Agricultural Credit - Bangladesh          | Jan 25 to Jun 17, 1977  | 180         | 4                   |
| Third Country Participants Training on Agricultural Credit - Mr Narayan Prasad   | Dec 21 to 31, 1977      | 10          | 1                   |
| Third Country Participants Training on Cooperative Management - Bangladesh       | Jan 16 to Jul 15, 1978  | 180         | 4                   |
| Study Visit of Professors VK Gupta and VR Gaikwad                                | Jan 25 to 28, 1978      | 3           | 2                   |
| Third Country Participants Training on Feedgrain, Cattle, & Poultry Production   | Apr 3 to 28, 1978       | 25          | 1                   |
| Third Country Participants Training on Credit Supervision - Bangladesh           | Sept 25 to Dec 15, 1978 | 90          | 3                   |
| Study Visit of Four Central Bank Officials from Ceylon, Nepal, Bangladesh        | Feb 9, 1979             | 1           | 4                   |
| Training o Agricultural Credit for Third Country Participants - Thailand         | Aug 6 to Nov 9, 1979    | 90          | 2                   |
| Study Visit of Nine Senior Bank Officials of Bangladesh                          | Oct 16, 1979            | 1           | 9                   |
| Study Visit of Mr Khan - Bangladesh  | Oct 20, 1979            | 1           | 1                   |
| Third Country Participants Coop Leadership Course - Bangladesh                   | Jan 4 to Feb 3, 1982    | 30          | 4                   |
| Executive Development Program for Finance/Loan Officers- Nepal Agricultural Bank | May 16 to 28, 1983      | 12          | 16                  |
| Training on Agricultural Cooperative Marketing Techniques - Bangladesh           | Nov 29 to Dec 20, 1987  | 20          | 6                   |
| Agricultural Cooperative Marketing Techniques - Bangladesh                       | Nov 6 to Dec 2, 1989    | 26          | 4                   |
| Study Tour for Thai Nationals  | Oct 6 to 13, 1990       | 7           | 3                   |
| FAO-NEDAC Training of Trainers Workshop on Agricultural Coop Development         | Oct 26 to 30, 1998      | 5           | 8                   |
| TOTAL  |                         |             | 117                 |

APPENDIX TABLES

Appendix Table 15. Research studies undertaken on agricultural credit, supervised credit, and other government lending programs.

| PROGRAM/PROJECT TITLE   | YEAR CONDUCTED | PERSON(S) INVOLVED   | FUNDING AGENCY   |
|---|----------------|--|------------------|
| A. Supervised Credit  |                |  |                  |
| • A Study of the Small Agricultural Loan Operations of the Legaspi Branch of the Development Bank of the Philippines, Albay   | 1963           | J. P. Gapud  | DBP              |
| • A Second Pilot Project o Supervised Agricultural Credit, DBP Legaspi Branch, Legaspi City   | 1964           | J. P. Gapud and V. Dorado  |                  |
| • Case Study of Supervised Credit Among Members of Los Baños Swine Raisers Association  | 1964           | N. B. Tablante and C. E. Cabrera                                       | LBSRA, LBRB      |
| • An Analysis of the straight Agricultural Loans Granted by the DBP Branches at Cabanatuan City and Isabela   | 1964           | V. U. Quintana   | DBP              |
| • A Pilot Project on Supervised Agricultural Credit, DBP Cabanatuan City, July 1, 1961-June 30, 1964  | 1964           | J. P. Gapud  | DBP              |
| • A Case Study of Supervised Credit Operation of Los Baños Livestock and Poultry Raisers Cooperative Associations   | 1965           |  |                  |
| • A Survey of Agricultural Credit in the Philippines  | 1966           | R. C. Rebancos   |                  |
| • A Case Study of the Effects of Supervised Credit on Farm Output, Farm Business and Credit Practices Among Selected Farm Borrowers Served by Legaspi Branch of the Development Bank of the Philippines | 1967           | J. P. Gapud  | DRB-CBP          |
| • Analysis and Evaluation of Supervised Credit Program of DAT/BAT Students Covered by AGREDE Program.   |                |  | EEC/EDPITAF-DECS |
| B. Agricultural Credit:   |                |  |                  |
| • A Study of the Effectiveness of the Agricultural Credit Administration as a Substitute for Landlords in Supplying Short-term Credit Needs of Lessees in the Land Reform District                      |                |  |                  |
| • The Demand for Medium and Long-Term Agricultural Credit in the Philippines  | 1964           | V. U. Quintana   | PCRDF            |
| • Agricultural Credit in the Philippines: A Case Study  | 1973           |  |                  |
| • Agricultural Credit System in Coconut Producing Areas   | 1978           | S. B. Vergara  | USAID, BRBDP     |
| • The Agricultural Credit Study in Three Irrigation Project Areas in Camarines Sur  | 1979           | E. T. Castillo   |                  |
| • Alternative Approaches to Reduce Credit Delinquencies Among Small Farmers in the Philippines  | 2002           | L. R. Rola   | LBP              |
| C. Other Government Lending Programs  |                |  |                  |
| Agricultural Guarantee Loan Fund  |                |  |                  |
| • An Economic Evaluation of the Agricultural Guarantee and Loan Fund (AGLF)   | 1968           | ACCI, Department of Ag. Econ. and DRB-CBP headed by Mr. D. Clemente Jr | DRB-CBP          |
| NELRIDP Loan Program  |                |  |                  |
| • Marketing and Financing Tie-Up and Its Relation to Loan Repayment: A Case Study of NELRIDP Loan Program   | 1973           | E. T. Castillo   |                  |
| CB-IBRD Credit Program  |                |  |                  |
| • An Economic Evaluation of the CB-IBRD Farm Mechanization Program  |                |  |                  |
| • An Evaluation of the Administration of the CB – IBRD Credit Program and Its Effect on the Rural Banking System  | 1970           | ACCI, Dept. Of Ag. Econ. and DRB-CBP headed by Mr. Eugenio Ladrido     | DRB-CBP          |
| • A Proposal for a Credit Line From the IBRD to Finance the Agricultural Medium and Long Term Credit Needs of Small Farmers Thru RBP  | 1974           | S. B. Vergara  | CBP              |
| Rural Farmers Agrarian Reform Support Credit Program  |                |  |                  |
| • Impact Evaluation of Policy-Based Credit for Agriculture on Agrarian Reform- The Case of the Philippines (Evaluation of RASCP)  | 2005           | S. B. Vergara<br>E. T. Castillo, et al.                                | JBIC             |

Appendix Table 16. Researches undertaken on rural banking.

| PROGRAM/PROJECT TITLE   | YEAR CONDUCTED | PERSON(S) INVOLVED      | FUNDING AGENCY        |
|---|----------------|-------------------------|-----------------------|
| An Economic Evaluation of a Decade of Rural Banking System in the Philippines in Relation to the Development of Agriculture | 1964           | R. A. Muere             | DRB-CBP               |
| A Study on the Demand for Medium and Long-term Agricultural Credit for Small Farmers in Twenty Rural Banks                  | 1965           | V. U. Quintana, et. al. | DRB-CBP               |
| A Study of Rural Banking System in Relation to Capital Formation  | 1965           |                         | DRB-CBP               |
| An Analysis of the Operations, Management and Problems of Nueva Ecija Rural Bank  | 1979           |                         | TBAC                  |
| Needed Policies to Improve Rural Bank Performance   | 1986           | S. B. Vergara           | NSTA                  |
| Estimation of Lending Costs of Rural Banking in the Philippines   | 1986           | S. B. Vergara           |                       |
| Multiple Discriminant Analysis of Rural Banks Performance   | 1987           | S. B. Vergara           | Winrock International |

Appendix Table 17. Researches undertaken on cooperative education.

| PROGRAM/PROJECT TITLE   | YEAR CONDUCTED | PERSON(S) INVOLVED   | FUNDING AGENCY |
|---|----------------|--|----------------|
| Cooperative Education   |                |  |                |
| • Cooperative Education in the Philippines in 1963  | 1964           | E. V. Loveridge and V. C. Saguin   |                |
| • Status of Cooperative Education in the Philippines in 1964  | 1965           | V. C. Saguin   |                |
| • An Evaluation of the Discussion Group Leaders Training  | 1966           |  |                |
| • Survey on the Training Needs of Rice FACOMA Officers  | 1966           | V. U. Quintana and R. A. Muere   |                |
| • A Survey of Teaching and Examination Arrangements in Cooperative Courses in the Philippines         | 1966           | R. M. Matienzo and V. U. Quintana  |                |
| • An Analysis of the Impact of the Training Programs for Key Management Officials of Selected FACOMAS | 1967           | ACCI   |                |
| • An Evaluation of Cooperative Education Conducted by ACCI  | 1968           |  |                |
| • An Evaluation of Cooperative Education Committee Seminars Conducted from 1967-1969                  | 1970           |  |                |
| • Assessment of Cooperative Membership Education in the Philippines                                   | 1979           |  |                |
| • Cooperative Manpower Survey in the Philippines  | 1984           | R. M. Matienzo, F. L. Dumagat, R. A. Muere, C. J. Caballero, E. T. Cuaresma, E. C. Manzano, G. B. Reyes, A. C. Manila, A. B. Peria, W. D. Medina, D. C. Punzalan and G. V. Climacosa | ICA            |

## APPENDIX TABLES

Appendix Table 18. Researches undertaken on evaluation of government programs/projects on cooperatives.

| PROGRAM/PROJECT TITLE  | YEAR CONDUCTED | PERSON(S) INVOLVED  | FUNDING AGENCY   |
|--|----------------|---|--|
| Samahang Nasyon Development Program  |                |   |  |
| A. The Samahang Nasyon Development Program of the Philippines: An Evaluation   | 1972-1980      | V. U. Quintana, R. M. Matienzo, A. M. Naldoza, J. P. Baskiñas; L. R. Rola, A. B. De Torres, L. C. Gonzales, E. T. Cuaresma, W. D. Medina; S. I. Medina Jr., C. J. Caballero, R. C. Odejar, F. L. Dumagat, R. L. Niduaza, A. C. Manila, A. B. Peria, M. Gibas, 85 Research Assistants, 26 Research Aides, and 9 Administrative Staff | IDRC of Canada   |
| Component Studies  |                |   |  |
| • Benchmark Socio-Economic Status of Prospective Samahang Nasyon in the Philippines  |                |   |  |
| • An Evaluation of the Implementation of the Organizational Activities of the Samahang Nasyon Development Program (Phase I)  |                |   |  |
| • Status of Samahang Nasyon in 1974-1975   |                |   |  |
| • The Knowledge and Views on the Cooperative Development Program of Share-Tenants and Lessees Who are not Members of Samahang Nasyon   |                |   |  |
| • The Samahang Nasyon after the Phase II Developmental Training Program: An Evaluation   |                |   |  |
| • The Cooperative Management and Technical Agriculture training of Members and Officers of Samahang Nasyon   |                |   |  |
| • The Agricultural Counselors after their Training   |                |   |  |
| • Opinion Survey of Mayors, Barangay Chairmen and Municipal Development Officers   |                |   |  |
| • Socio-Economic Status of Members During the Samahang Nasyon Development Phase  |                |   |  |
| • Terminal Socio-Economic status of samahang Nasyon Members and Non-Members  |                |   |  |
| • Status of Samahang Nasyon in 1976-77   |                |   |  |
| • Case Study Series  |                |   |  |
| • Development Trends of SN and its Impact on Membership  |                |   |  |
| Special Studies  |                |   |  |
| • Evaluation of the Operations of 25 Farmers' Barrio Cooperatives in Area I, Nueva Ecija   | 1977           | C. J. Caballero, A. B. De Torres, and R. C. Odejar  |  |
| • Views and Attitudes of Municipal and Barangay Officials Towards the Samahang Nasyon Development Program  | 1977           | F. L. Dumagat, W. D. Medina, A. B. De Torres, and A. M. Naldoza   |  |
| • Samahang Nasyon Officers' Responsivity to Management Training in the Philippines   | 1979           | A. M. Naldoza   |  |
| • Correlates of Members' Performance in Savings Program of Samahang Nasyon in the Philippines  | 1979           | L. R. Rola  |  |
| • The Samahang Nasyon: Its Impact on Farm Management Practices, Farm Output and Farm Business Among Tenure Shifters in the Philippines                                       | 1979           | A. B. De Torres   |  |
| • An Analysis of the Savings Program of the Samahang Nasyon in the Philippines   | 1979           | L. R. Rola  |  |
| • The Pre and Post Samahang Nasyon Changes in the Farm Business Operations of the agrarian Reform Beneficiaries  | 1979           | A. B. De Torres   |  |
| • Samahang Nasyon Leadership in Southern Tagalog Provinces, Philippines  | 1980           | W. D. Medina  |  |
| • Active and Inactive Samahang Nasyon in Four Mindanao Provinces   | 1981           | R. L. Niduaza   |  |
| Cooperative Marketing Project (CMP)  |                |   |  |
| Research and Evaluation Program of the Cooperative Marketing Project of the Philippines  |                |   |  |
| Samahang Nasyon Support Project (SNSP): An Evaluation  | 1989           | L. R. Rola, E. T. Cuaresma, W. D. Medina, A. C. Manila, and A. B. Peria   | Bureau of Agricultural Cooperative Development                 |
| Cooperative Rural Banking  |                |   |  |
| • Financial and Management Audit of the member Cooperatives of the Cooperative Rural Bank  | 1974           | C. J. Caballero and R. C. Odejar  | Sugar Industry Foundation, Inc.                                |
| • The Cooperative Rural Banking System in the Philippines: An Appraisal  | 1986           | R. A. Muere   | BCOD   |
| • An Integrative and Participative Approach in Management Development of SN-CRB of Batangas City   | 1987           | D. C. Punzalan and E. C. Manzano  | MTAP   |
| • Comprehensive Evaluation of the Viability of the Cooperative Rural Banks in the Philippines (1985-1989): An Evaluation of the Cooperative Rural Banking in the Philippines | 1991           | E. T. Castillo, Z. M. Sumadle, J. P. Baskiñas, B. R. Pantoja, E. T. Cuaresma, G. B. Reyes, A. C. Manila, A. B. Peria, W. D. Medina, and A. M. Salcedo   | Department of Loans and Credit-Central Bank of the Philippines |

Appendix Table 19. Case Studies undertaken on cooperatives.

| PROGRAM/PROJECT TITLE  | YEAR CONDUCTED | PERSON(S) INVOLVED  | FUNDING AGENCY                              |
|--|----------------|---|---|
| Case Studies of Cooperatives   |                |   |   |
| • Case Study on the Management of the UP Consumers Cooperative Association, Inc.                                   | 1965           | B. N. Gibe  |   |
| • A Case Study in the Organization and Management of the Barrio San Crispin Consumers Cooperative Association      | 1965           | V. C. Saguin  |   |
| • Los Baños Masagana and Janopol Livestock and Poultry Cooperatives: A Comparative Study                           | 1966           | R. C. Rebancos  | National Economic Council (NEC)             |
| • Selected Rice FACOMAS in the Philippines: An Economic Study  | 1966           |   |   |
| • An Economic Study of Selected Rice Farmers Cooperative Marketing Associations in Luzon                           | 1966           | R. M. Matienzo and R. L. Niduaza  |   |
| • Case Study of Selected FaCoMas in the Philippines  | 1967           | W. Goddard  |   |
| • An Evaluation of the Operation of Midsayap FaCoMa  | 1967           |   |   |
| • An Analysis of Selected Credit Unions Financial Statements   | 1970           |   |   |
| • Case Studies on Management and Operations of Credit Unions and Consumers Cooperatives                            | 1970           |   |   |
| • Peoples Livelihood Foundation, Inc.: A Case Study  | 1990           | E. T. Castillo and G. B. Reyes  | Financial Executives (FINEX)                |
| • Cooperatives in Agriculture: The Case of Top Four Cooperatives in Region IV, Philippines                         | 2002           | E. T. Castillo, J. P. Baskinas, W. D. Medina, A. C. Manila, A. B. Peria, and A. L. Albano | Philippine APEC Study Center Network        |
| Case Studies of Feedmilling Cooperatives in the Philippines  |                |   |   |
| • Soro-Soro Ihaba Development Cooperative (SIDC): A Community-Initiated Billionaire Cooperative                    | 2007           | E. T. Castillo and W. D. Medina   | ACCI and Land Bank of the Philippines (LBP) |
| • Luntian Multipurpose Cooperative: A Small Farmers Feedmilling Cooperative  |                | E. T. Castillo and A. B. Peria  |   |
| • LIMCOMA Multipurpose Cooperative: The Case of Big Growere Feedmilling Cooperative                                |                | E. T. Castillo and A. B. Peria  |   |
| • Agro-Industrial Cooperative of Mataas na Kahoy (AICOM): A Small Producers- Initiated Feedmilling Cooperative     |                | E. T. Castillo and A. C. Manila   |   |
| • Cavite Farmers Feedmilling and Marketing Cooperative (CAFFMACO); A Community-Initiated Multi-Million Cooperative |                | E. T. Castillo and A. C. Manila   |   |
| FICOBANK: Beginning, Growth and Outlook  | 2007           | E. T. Castillo  | FICOBANK                                    |

## APPENDIX TABLES

Appendix Table 20. Other studies conducted on cooperatives.

| PROGRAM/PROJECT TITLE   | YEAR CONDUCTED               | PERSON(S) INVOLVED   | FUNDING AGENCY   |
|---|------------------------------|--|--|
| <ul style="list-style-type: none"> <li>Economic and Technical Feasibility Study of Cooperatives and Credit in Laos</li> <li>The Role of Local Government, Cooperatives, and Voluntary Agencies in Community Development</li> </ul>  | 1964<br>1966                 |  | USAID<br>Economic Commission for Asia and the Far East (ECAFE) |
| <ul style="list-style-type: none"> <li>Research on Credit Union Operation in the Philippines</li> <li>The Effect of Structured Environment Upon a Program of Institution Building</li> <li>An Economic Evaluation of the Agricultural Cooperative Credit Unions</li> <li>Effects of Institutional and Infrastructural Environment Upon a Program of Institution Building: The Palay Farmers Cooperative Marketing Associations</li> </ul>   | 1966<br>1968<br>1970<br>1970 | F. Corral, et. al.   | USAID-NEC  |
| <ul style="list-style-type: none"> <li>An Economic Evaluation of the Agricultural Cooperative Production Credit Program Using the USAID-NEC Funds</li> </ul>  | 1970                         | G. Wheelock and L. Janolino Jr.  |  |
| <ul style="list-style-type: none"> <li>Studies of Member-Participation and Business Operation of Three Types of Cooperative Organization</li> </ul>   | 1982                         | V. U. Quintana, R. A. Muere, R. M. Matienzo and R. L. Niduaza  | NSTA   |
| <ul style="list-style-type: none"> <li>Studies on the Factors Determining Institutional Effectiveness and Viability</li> </ul>  | 1982                         | F. L. Dumagat  | PCARR  |
| <ul style="list-style-type: none"> <li>Organizational Capability and Institutionalility of Philippine Precooperatives</li> <li>Farm Organizations in Coconut Producing Areas</li> <li>Factors Affecting Organizational Behavior/Performance of Selected Agricultural Cooperatives</li> <li>Feasibility Study on Organizing an Apex Cooperative Bank</li> </ul>  | 1983<br>1986<br>1987<br>1987 | A. M. Naldoza<br>E. T. Castillo<br>A. B. De Torres and A. C. Manila<br>L. R. Rola, J. R. Batoon, E. C. Manzano, and A. C. Manila | PCRDF<br>NSTA  |
| <ul style="list-style-type: none"> <li>Cooperative Development in the Philippines: A Critical Analysis</li> <li>Analysis of Institutions and Cooperatives in Upland Areas in Region II</li> <li>The Integrated Cooperative System of the Philippines: Status, Thrust, and Directions</li> <li>Inventory Survey on Cooperatives in the Philippines Under Presidential Decree No. 175</li> </ul>  | 1987<br>1990<br>1990         |  | CFPI   |
| <ul style="list-style-type: none"> <li>The Role of Agribased Cooperatives in Agro-Industrialization and Food Security</li> <li>Analysis of Strength, Weaknesses, and Prospects of Self-help Institutions and Cooperatives in Pangasinan, Tarlac, and Davao del Norte</li> <li>Socio Economic Conditions of Cooperative Members and Officers in Region IV</li> <li>Status, Directions, and Prospects of Cooperatives in Region IV</li> </ul> | 1996<br>1996                 | L. R. Rola<br>L. R. Rola   | DA/NFAC  |
| <ul style="list-style-type: none"> <li>Socio-Economic Impact of Cooperatives in Region IV: An Assessment</li> </ul>   | 1995<br>1995<br>1997         | L. R. Rola<br>L. R. Rola<br>L. R. Rola and E. T. Cuaresma  | CDA Region IV<br>CDA Region IV<br>CDA Region IV                |
| <ul style="list-style-type: none"> <li>Rapid Organizational Assessment of Cooperatives in Quezon (Selected ARC in Quezon II Province)</li> </ul>  | 2001                         | AB. De Torres, S. I. Medina Jr., E. T. Cuaresma, A. C. Manila, A. B. Peria, and B. R. Pantoja                                    | ARCDP-PPO Quezon   |
| <ul style="list-style-type: none"> <li>Survey of Cooperatives in Laguna</li> </ul>  | 2001                         | S. I. Medina Jr., W. D. Medina, A. C. Manila, R. L. Niduaza, A. M. Salcedo, and A. B. Peria                                      | LGU- Laguna  |
| <ul style="list-style-type: none"> <li>Policy Issues and Directions for Strengthening Rural Institutions in the Philippines</li> </ul>  | 2010                         | E.T. Castillo, I.M. Pabuayon, and S.I. Medina Jr.  | PCARRD and SEARCA  |

Appendix Table 21. Action research programs conducted.

| PROGRAM/PROJECT TITLE   | YEAR CONDUCTED | PERSON(S) INVOLVED  | FUNDING AGENCY   |
|---|----------------|---|--|
| Radio Program <ul style="list-style-type: none"> <li>Ang Kooperatiba</li> <li>Utilization of Broadcast Media for Cooperatives Development (Kilos Kabayan)</li> </ul>  | 1987           | L. R. Rola, J. H. Lapitan, J. P. Baskinas, and A. B. Peria  | Bureau of Cooperatives Development (BCOD) BCOD                     |
| <ul style="list-style-type: none"> <li>Utilization of Broadcast Media for Agrarian Reform and Cooperatives Development</li> </ul>   | 1989           | L. R. Rola, J. H. Lapitan, J. P. Baskinas, and A. B. Peria  |  |
| <ul style="list-style-type: none"> <li>Utilization of Broadcast Media for Agrarian Reform and Cooperatives Development</li> </ul>   | 1990-1992      | E. T. Castillo, J. H. Lapitan, and A. C. Manila   | Department of Agrarian Reform (DAR-Region IV)                      |
| <ul style="list-style-type: none"> <li>Utilization of Broadcast Media for Agrarian Reform and Cooperatives Development</li> </ul>   | 1993           | J. H. Lapitan and A. C. Manila  | DAR-Region IV, Cooperatives Development Authority (CDA)            |
| <ul style="list-style-type: none"> <li>Utilization of Broadcast Media for Agrarian Reform and Cooperatives Development and Herbal Medicine Production and Use Through MPRP</li> <li>Tulay Akbay Sa Kaunlaran</li> </ul>   | 1994           | S. I. Medina Jr. and J. H. Lapitan  | DAR-Region III, IV and V, CDA, DOH                                 |
|   | 2008- present  | S. I. Medina Jr. and A. C. Manila   | From donations   |
| Cooperative Laboratory Program <ul style="list-style-type: none"> <li>Southern Tagalog Dairy Cooperatives (STDC)</li> <li>Laguna Farmers Marketing Cooperatives</li> <li>UPLB Consumers Cooperative</li> <li>ACCI Multipurpose Cooperative</li> </ul>   |                | L. R. Rola, E. C. Manzano, G. B. Reyes, A. C. Manila, E. T. Cuaresma, A. B. Peria, W.D. Medina, and S.I. Medina Jr. |  |
| Fishery Cooperative Research Development Program <ul style="list-style-type: none"> <li>Directory of Fishery-Based Cooperatives (FBCs) in the Philippines</li> <li>Rapid Rural Appraisal of Selected Fishery Cooperatives in the Philippines</li> <li>Status and Financial Conditions of FBCs</li> <li>Socioeconomic Characteristics/Conditions of Officers and Members</li> <li>Networking and Training Needs of FBCs</li> <li>Policies, Plans/Programs, and Researches on FBCs</li> </ul> | 1998-2001      | L. R. Rola, A. M. Naldoza, A. C. Manila, and A. B. Peria  | Department of Agriculture-Bureau of Agricultural Research (DA-BAR) |
| <ul style="list-style-type: none"> <li>Student Cooperative Development Program of the Philippines (SCDPP): The UPLB Student Multipurpose Cooperative (UPLB-SMPC)</li> </ul>   | 2002-2006      | L. R. Rola, A. C. Manila, and A. B. Peria   |  |



## APPENDIX TABLES

Appendix Table 22. Book publications, journal articles, and monographs.

| PUBLICATION   | YEAR PUBLISHED/<br>PUBLISHER   | PERSON (S) INVOLVED   |
|---|--|---|
| Book/Chapter in a Book/Technical Reviewer of a Book <ul style="list-style-type: none"> <li>The Path to the Success of Cooperatives</li> <li>Cooperative Banking in the Philippines</li> <li>Potentials of Azolla as Source of Nitrogen for Lowland Agriculture in the Philippines, <u>Policy Issues on Philippine Rice Economy and Agricultural Trade</u></li> <li>Cooperative as a Channel of Delivery of Credit Services in the Philippines, <u>Alternative Delivery Systems for Public Services</u></li> <li>Cooperativism in Agriculture: The Case of Top Four Cooperatives in Region IV, Philippines, Philippine Agriculture, Food Security and APEC</li> <li>How to Develop Project Feasibility Studies</li> </ul>  | 2006; UP Press<br>2008; DAP<br>January 1987; CPDS, UPLB<br><br>1994; College of Public Administration, UP Diliman<br>Philippine APEC Study Center/PIDS, Makati City, Philippines<br><br>2007; DAP, Manila, Philippines   | E. V. Mendoza and E. T. Castillo<br>E. T. Castillo and E. V. Mendoza<br>E. T. Castillo, et. al.<br><br>E. T. Castillo<br><br>E. T. Castillo, J. P. Baskinas, W. D. Medina, A. C. Manila, A. B. Peria , and A.L. Albano<br><br>E. T. Castillo (Technical Reviewer)   |
| Journal Article <ul style="list-style-type: none"> <li>Potential Effects of Modifying the Masagana 99 Program of the Philippines</li> <li>Azolla for Rice Fields</li> <li>Imperatives to Strengthen the Cooperative Movement in the Philippines</li> <li>Attitudes and Farmer Conservation Behavior</li> <li>The Integrated Cooperative System of the Philippines: Status, Thrusts and Directions</li> <li>The Grameen Bank of Bangladesh and Some Lessons for Rural Development Financing in the Philippines</li> <li>Role of Cooperatives in Delivering Credit to Agrarian Reform Beneficiaries</li> <li>Cooperative as a Development Strategy: Two Case Studies</li> <li>Management of Agricultural Cooperatives in Region IV</li> <li>The Cooperatives Laboratory Program: An Alternative Approach to Cooperatives Development</li> <li>Land Amortization and Loan Repayment Performance in the Estate Development Program (IEDP) Borrowers and Nonborrowers at Floridablanca, Pampanga, 1987-1988</li> <li>Savings and Loan Repayment Performance of the Farmer Borrowers and Nonborrowers of the Integrated Rural Financing (IRF) Program in Nueva Ecija</li> <li>Inventory Survey of Cooperatives Under Presidential Decree 175</li> <li>The Impact of the Integrated Rural Financing (IRF) Program on Farmer Borrowers in General Trias, Cavite, 1984-1987</li> <li>The ACCI: Its Mandate and Commitment</li> </ul> | 1983; Journal of Agricultural Economics and Development, UPLB<br>1984; Research at Los Banos<br>1986-87; Journal of Agricultural Economics and Development<br><br>Feb. 1, 1988; American Journal of Agricultural Economics (Vol 70 No. 1)<br>July 1988; Phil. Cooperatives Review<br>July 1988; Phil. Cooperatives Review<br>Oct-Dec, 1988; Phil. Coop Review<br>Oct-Dec, 1988; Phil. Coop Review<br>Oct-Dec, 1988; Phil. Coop Review<br>Jan-March, 1989; Phil. Coop Review<br>Jan-March, 1989; Phil. Coop Review<br>Jan-March, 1989; Phil. Coop Review<br>Jan-March, 1989; Phil. Coop Review<br>April-June, 1989; Phil. Coop Review<br>Fourth Quarter, 1989; Bayanihan, | E. T. Castillo<br><br>E. T. Castillo<br><br>L. R. Rola<br><br>L. R. Rola<br>L. R. Rola<br>E. T. Castillo<br>L. R. Rola<br>F. L. Dumagat<br>G. B. Reyes<br>L. R. Rola<br>L. R. Rola and R. L. Villanueva<br>L. R. Rola and M. G. P. Villamorán<br><br>L.R. Rola and T. M. Abilay<br><br>L. R. Rola<br><br>L. R. Rola<br><br>E. T. Castillo |

Appendix Table 22. (continued)

|   |  |   |
|---|--|---|
| <ul style="list-style-type: none"> <li>KOOP KOMIKS</li> <li>Toward Making Jatropha Curcas a Viable Source of Biodiesel Oil in the Philippines</li> <li>Cost of Ethanol Production from Sugarcane in Eastern Batangas</li> <li>National Cooperative Education System: A Key to the Success of Cooperativism in the Philippines</li> </ul>  | 1991; Sinag-Araw Publishing Co.<br>April 1, 2007; The Philippine Journal of Crop Science Vol 32 No 2<br>August 2, 2007; The Philippine Journal of Crop Science Vol 32 No 2<br>2007; Malaysian Journal of Cooperative Management Vol 3. | E. T. Castillo<br>T. C. Mendoza, E. T. Castillo, and A. L. Aquino<br>T. C. Mendoza, E. T. Castillo, R. B. Demafelis, and P. Sandoval<br>E. T. Castillo                    |
| Monograph <ul style="list-style-type: none"> <li>Soro-Soro Ibaba Development Cooperative (SIDC): A Community-Initiated Billionaire Cooperative</li> <li>Luntian Multipurpose Cooperative: A Small Farmers Feedmilling Cooperative</li> <li>LIMCOMA Multipurpose Cooperative: The Case of Big Growers Feedmilling Cooperative</li> <li>Agro-Industrial Cooperative of Mataas na Kahoy (AICOM): A Small Producers- Initiated Feedmilling Cooperative</li> <li>Cavite Farmers Feedmilling and Marketing Cooperative (CAFFMACO); A Community-Initiated Multi-Million Cooperative</li> </ul> | 2007<br>2007<br>2007<br>2007<br>2007   | E. T. Castillo and W. D. Medina<br>E. T. Castillo and A. B. Peria<br>E. T. Castillo and A. B. Peria<br>E. T. Castillo and A. C. Manila<br>E. T. Castillo and A. C. Manila |

## APPENDIX TABLES

Appendix Table 23. Papers presented in seminars, conferences, fora, and conventions.

| PAPER TITLE   | YEAR PRESENTED           | PERSON(S) INVOLVED              |
|---|--------------------------|---------------------------------|
| • Potential Effects of Modifying the Masagana 99 Program of the Philippines (Symposium on Research Methods in Ag Finance, PCARRD, Los Banos, Laguna)  | March 12, 1982           | E. T. Castillo                  |
| • Azolla: Its Importance and Potentials for Agriculture Use in the Philippines (Fifth Biennial Conference of the Ag. Economics Society in Southeast Asia, Thailand)   | Nov 15- 20, 1983         | E. T. Castillo                  |
| • The Potentials of Azolla for Agriculture Use in the Philippines (PAEDA Annual Convention, CBB, Manila)  | June 15, 1984            | E. T. Castillo                  |
| • Farm Organization in Coconut Producing Areas (2 <sup>nd</sup> National Coconut Research and Development Symposium, PCARRD, Los Banos, Laguna)   | June 20-22, 1984         | E. T. Castillo                  |
| • Socio-Economic Impact of Agricultural Support Services Projects in Regions IV and V, Philippines (Workshop on Technology Generation, PCARRD, Los Banos, Laguna)   | July 2-4, 1984           | E. T. Castillo                  |
| • Socio-Economic Profile of Coconut Farm Households in the Philippines (Research Forum and Policy Issues, Asian Institute of Tourism, Quezon City)  | April 11, 1985           | E. T. Castillo                  |
| • Land Tenure in Coconut Farms in the Philippines (Bureau of Agricultural Statistics, Department of Agriculture)  | July, 1986               | E. T. Castillo                  |
| • Socio-economic Characteristics of Hilly Land and Irrigated Small Rice Farmers in the Philippines (PCARRD Farming Systems Research Program Review)   | June 30, 1987            | L. R. Rola                      |
| • Credit and Cooperatives in Agricultural Diversification Program in Negros (Consultation Workshop Sugarland Diversification)   | Nov 28-29, 1987          | L. R. Rola                      |
| • Review of Financing Policies for the Development of Coconut Industry in the Philippines (Consultative Meeting on Coconut Industry, Philippine Coconut Authority, Quezon City)   | Feb 19-20, 1988          | E. T. Castillo                  |
| • Credit and Cooperatives for Rural Development (Briefing Session for the Senate Committee on Rural Development)  | August 15, 1988          | L. R. Rola                      |
| • Designing/Formulation of Rural/Agricultural Development Projects (BACOD Staff Development Program)  | October 2 –Dec. 22, 1988 | L. R. Rola                      |
| • The Grameen Bank of Bangladesh and Some Lessons for Rural Development Financing in the Philippines (Seminar on Grameen Bank, ACPC, Central Bank of the Philippines)   | Sept. 12, 1988           | E. T. Castillo                  |
| • Monitoring and Evaluation System (MES) for Cooperatives Impact Assessment in the Philippines (National Workshop for the Development of MES for the Impact Assessment of Cooperatives in the Philippines, ACCI, UPLB)                              | March 1-2, 1990          | E. T. Castillo                  |
| • Education and Training for Cooperatives Development in the Philippines (Meeting on Cooperative Education and Training Committee for the Promotion of Agricultural Cooperatives of the United Nations, PICC, Manila)                               | Oct 23-26, 1990          | E. T. Castillo                  |
| • People's Livelihood Foundation, Inc.: A Case Study (presented to the Financial Executives Institute of the Philippines, Makati, Metro Manila)   | May 10, 1990             | E. T. Castillo and G. B. Reyes  |
| • Cooperative as a Channel of Delivery of Credit Services in the Philippines (Seminar on alternative Delivery System, College of Public Administration, UP Diliman, Quezon City)  | Dec 3-4, 1991            | E. T. Castillo                  |
| • The Cooperative Rural Banking (Annual Convention of Coop Bankers of the Philippines, AIM, Makati, Metro Manila)   | May 29, 1994             | E. T. Castillo                  |
| • The Role of Agribased Cooperatives in Agro-Industrialization and Food Security (Commissioned Technical Paper Submitted to Cooperative Foundation of the Philippines, Incorporated (CFPI))   | August, 1996             | L. R. Rola                      |
| • Modernizing the Coconut Industry: Prospects, Problems, and Plans for Action (Commissioned Paper for the Congressional Commission on Agricultural Modernization (AGRICOM), Senate of the Philippines)  | September, 1996          | E. T. Castillo, et. al          |
| • Analysis of Strengths, Weaknesses, and Prospects of Self-Help Institutions and Cooperatives in Pangasinan, Tarlac, and Davao del Norte (Submitted to Program Management Office (PMO), DA/BRUNEI Agro-Industrial Development Program, Quezon City) | June, 1996               | L. R. Rola                      |
| • Public Relations in Cooperatives Development. Paper (Seminar/Workshop for Agricultural Cooperatives Development, ACCI, College, Laguna)   | 1996                     | L. R. Rola                      |
| • Monitoring and Evaluation of Cooperatives Development Project (Seminar/Workshop for Agricultural Cooperatives Development, ACCI, College, Laguna)   | 1996                     | L. R. Rola                      |
| • Credit and Cooperatives: Issues, Problems, and Prospects to Strengthen Global Competitiveness of Philippine Agriculture. (Commissioned Technical Report Submitted to AGRICOM, Senate of the Philippines)  | 1996                     | L. R. Rola                      |
| • Philippine Cooperatives: Status, Problems, and Prospects Toward a Cooperative Sector-Led Movement   | June 2003                | A. B. De Torres                 |
| • Human Resources Development for Cooperatives: ACCI's Experience (First National Cooperative Education Conference, RUP, Manila, Philippines)   | September 13-14, 2004    | E. T. Castillo                  |
| • Taxation on Cooperatives: Theory, Experience, and Recent Development (3 <sup>rd</sup> Region IV Cooperative Congress, Calamba City)   | September 22, 2004       | E. T. Castillo                  |
| • Regulatory Environment of Cooperative Banking System in the Philippines (Cooperative Bank Summit, Grand Boulevard Hotel, Manila)  | September 23-24, 2004    | E. T. Castillo and A. C. Manila |
| • Impact of Cooperative Code of the Philippines (RA 6939) and Cooperative Development Authority (RA 6938) on Growth and Development of Agricultural Cooperatives in the Philippines: An Assessment (ACCI, UPLB)                                     | June 2004                | L. R. Rola                      |
| • ACCI on the Second Century of Cooperativism in the Philippines (Cooperative Union of Southern Tagalog General Assembly, ACCI, UPLB)   | August 21, 2004          | E. T. Castillo                  |
| • Good Governance on Cooperatives (Regional Coop Congress, Legazpi City)  | October 25-26, 2007      | S. I. Medina Jr.                |
| • Agricultural Cooperatives and Poverty Eradication: lessons Learned from the Philippine Experience (Asian Cooperation Dialogue Seminar on Agricultural Cooperatives and Poverty Eradication, Siam City Hotel, Bangkok, Thailand)                   | July 21-23, 2008         | S. I. Medina Jr.                |
| • FICOBANK: A Success Story in Cooperative Banking in the Philippines (On the Challenges and Prospects of Cooperative Banking in the Philippines, Tiara Hotel, Makati City, Philippines)  | September 23-24, 2010    | E. T. Castillo                  |

Appendix Table 24. Other non-cooperative studies undertaken.

| PROGRAM/PROJECT TITLE  | YEAR CONDUCTED | PERSON(S) INVOLVED  | FUNDING AGENCY          |
|--|----------------|---|-------------------------|
| Non-Cooperative Studies  |                |   |                         |
| • Marketing of High Yielding Rice Varieties in Selected Areas  | 1974           | E. T. Castillo  |                         |
| • An Evaluation of the Pasture Lease Program in the Philippines  | 1976           | J. P. Baskinas  |                         |
| • Motivation Behind Land Tenure Changes: A Philippine Case.  | 1982           | E. T. Castillo  |                         |
| • Potential Effects of Modifying Masagana 99 Program of the Philippines  |                |   |                         |
| • Management of Selected Rural Organizations: The Case of Sanjera Irrigators Associations in Ilocos Norte.     | 1984           | J. R. Battoon   |                         |
| • Attitudes and Economic Variables Affecting Conservation Response in North Florida                            | 1985           | L. R. Rola  |                         |
| • Agricultural Uses of Azolla: The Case of Mr. Mamerto Fontillon   | 1985           | E. T. Castillo  | MAF                     |
| • Economics of Azolla Use in Lowland Rice in the Philippines   | 1986           | E. T. Castillo and M. T. Centeno                                | PCARRD; DAF             |
| • Socio-economic Impact Analysis of the Research Component of the Agricultural Support Services Program (ASSP) | 1987           |   |                         |
| • Case Studies of Land Conflict Resolution in Itneg Society  | 1987           | F. L. Dumagat   | UP Law Research Center  |
| • Conflict Resolutions Under Customary and Statutory Laws Among the Itneg (Tingians) of Abra                   | 1987           | F. L. Dumagat   |                         |
| • Attitudes and Economic Variables Affecting Conservation Response in North Florida                            | 1987           | L. R. Rola  | USAID/USDA              |
| • Economic Considerations of Policy Issues Associated with Technology Transfer in Rural Development            | 1988           | L. R. Rola and A. B. Peria                                      | PCARRD                  |
| • A Rapid Rural Appraisal of the Agro-Industrial Sector, District IV, Laguna                                   |                | ACCI and CPDS   | CDF of Cong. M. Palacol |
| • Rapid Rural Appraisal of Saline Affected Areas in Pampanga   | 1987           | L. R. Rola  | FSSRI                   |
| • Rapid Rural Appraisal in Palawan Hilly Land Pilot Areas  | 1987           | L. R. Rola  | FSSRI                   |
| • Status of Crops/ Livestock Integrated Survey in Selected Areas of Laguna                                     | 1987           | L. R. Rola  | FSSRI                   |
| • Rapid Rural Appraisal of Pilot Farming System Areas in Dolores, Quezon                                       | 1987           | L. R. Rola  | FSSRI                   |
| • Analysis and Evaluation of Self-Reliant Organizations in Six Agrarian Reform Communities                     | 1995           | L. R. Rola  | BRW/DOLE                |
| • Toward Making Jatropha Curcas a Viable Source of Biodiesel Oil in the Philippines                            |                | T. C. Mendoza, E. T. Castillo, and A. L. Aquino                 |                         |
| • Cost of Ethanol Production from Sugarcane in Eastern Batangas  |                | T. C. Mendoza, E. T. Castillo, R. B. Demafelis, and P. Sandoval |                         |



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