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**EVALUATION
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**SAMAHANG
DAYON
SUPPORT
PROJECT**

conducted jointly by
SNSF/BCOD Staff, USAID & Min. of Budget

(March 1983)

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**SAMAHANG NAYON SUPPORT PROJECT
EVALUATION REPORT 1982**

I. SUMMARY AND CONCLUSIONS

The project is generally accepted by the Samahang Nayons (SNs). It has motivated and invited the participation of the membership after a period of idleness when SNs served only as a forum of learning, savings and discipline. The projects introduced to these Samahang Nayons further fostered unity among the members and developed their capabilities to manage the affairs of their Samahang Nayon.

The experiences of the SMSF could answer some questions on group financing, whether the system of channeling credit to an organization could be an efficient credit extension system. The group action manifested by the Samahang Nayon would be subjected to tests for a span of time. The dependence of the farmers on government assistance if it goes unabated, will prevent them to achieve self-reliance. The SNs, however, expressed solidarity to achieve goals, under the presence of social pressures; they follow group plans and respond to sanctions to repay the loans.

The SMSF of package of support services offer to the farmers to opportunity to start a small business. The loan package is comparatively small compared with the loans extended by other financing institutions. The amount of loan under the SMSF was conceived to be a small capital to allow the SNs to work with limited funds but later on expand their projects to better serve the members.

There are indications that the project has gained the acceptance of the Samahang Nayons. Farmers believe that aside from their knowledge of farming technology, there is also a need for group action to further motivate the interest of other members to renew their faith on their Samahang Nayons.

The Technicians play an important role in the implementation of the SMSF. They sustain the

development of the pilot SNs in accordance with the goals of the SNSP. The direct link between the SN and the Technician provides a good working relationship and induces harmony among members. Few Samahang Nayons have signified that the need for the services of the Technicians are no longer necessary. These SNs felt that they can stand alone without their guidance and supervision. It was observed that these SNs have good repayment records and the officers really know how to manage the business of their SN.

Records keeping and accounting system in the SN are emphasized as important activities. They have provided the membership with the information on how funds are utilized and properly accounted. The installation of their books of accounts further gave the SNs credibility to enable the members to pin their trust on the officers.

The leadership development program instituted under the SNSP has improved a lot the capabilities of the SN members and officers. Officers became more aware of their responsibilities and members took interest in the activities of the SN. Their sense of dignity was revived. They are now proud to be members of their organization.

It could be concluded that before SNSP, the SN program was on the brink of losing the farmers interest. However, with the implementation of the project and almost simultaneously the issuance of a circular allowing SNs to engage in economic activities, the SN movement was resurrected.

One significant achievement of the project could be, that SNSP was able to present tangible proof to the SN members of things they have been craving for during the last 10 years which are the benefits in exchange to what they have saved and learned.

One SNs reported increase in their membership. This attested the renewed interest of the farmers towards the SN. One problem that is presently

confronting a farmer, is the proliferation of farmers organizations in the rural areas. This program of assisting the farmer through the organization of different groups with varied objectives but utilizing the same individual is sowing confusion among the clientele.

The SMSP has been instrumental in making the SN what it should be - that of an economic entity capable of sustaining its own growth.

While the SMSP loan funds is mainly utilized for the purchase of post-harvest facilities, it could be deduced that such activities have been a perfect start for SNs to engage in limited economic ventures complementing the bigger cooperative endeavours within their localities.

The business activity of the SN has been perceived as a factor in fostering members' unity and community development.

II. INTRODUCTION

A. Background

The evaluation of the Samahang Nayon Support Project (SNSP) is conducted annually as provided for in the project agreement. It is designed to measure the impact of the SNSP's financial and technical assistance on the four major component activities, namely: a) construction of multi-purpose bodega, b) installation of farm implements, c) records keeping and d) leadership development.

The evaluation is aimed at providing the Management Committee regular feedbacks on the project in order to modify existing policies and/or institute procedures for smooth project implementation in the future.

B. Scope of the Study

Fifty-two (52) SNs to whom loans were extended between 1981 and 1983 were considered

for evaluation, representing around 1,500 farmer-members.

Some 273 farmers or 18% were taken as samples consisting of 2 officers and 3 members were selected at random as respondents. Likewise, 15 SNSP Technicians were interviewed.

The breakdown of Samahang Nayon per province follows:

<u>PROVINCES</u>	<u>NO. OF SNA</u>	<u>NO. OF RESPONDENTS</u>
Tarlac	6	30
Bulacan	7	39
Occidental Mindoro	6	30
Camarines Sur	8	40
Albay	2	19
Iloilo	3	15
Aklan	4	20
South Cotabato	5	30
North Cotabato	<u>10</u>	<u>50</u>
TOTAL	52	273

C. Duration

The evaluation activity was conducted in 47 days, beginning March 4, 1983 to April 21, 1983 embracing the following:

- a) Design of Interview Instruments
- b) Field Team Organization and Orientation
- c) Material/Data Gathering
- d) Collation of Data

The analysis and initial draft of this report was conducted at Villa Adelaida, Foggy Heights, Tagaytay City from May 5-9, 1983.

D. Study Teams

The activity was conducted jointly by representatives from the participating agencies,

namely: BCOD, USAID and Ministry of the Budget. NEDA was not able to send its representative. (Please refer to ANNEX G).

E. Data Analysis

Averages and percentage were used in the analysis of data.

III. FINDINGS

A. Project Implementation

The SMSP is administered by a Management Committee which formulates policies and procedures for the implementation of the project. Fifteen (15) technicians were fielded to implement component activities and supervise its operation.

1. Technicians

a. Qualification and Training of ACDO

The 15 ACDO's have finished 4-year degree courses: nine (9) are agriculture graduates, (2) education and four (4), one each for Medical Technology, nursing, criminology and commerce graduates. Six (6) are married and nine (9) are single. Out of the 15, five (5), are males and ten (10) are females.

All have undergone the required pre-service course except the NA Technician from Pototan, Iloilo who was designated to cover the projects of the former technician assigned in the place. All of them believe that the training is adequate to prepare them for their job. Furthermore, they have attended other trainings and seminars sponsored by SMSP Management Committee particularly the technical aspects of the job like

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records keeping, SM Development, Skills/ Leadership Training and Others. In addition to those, most of them attended trainings/seminars sponsored by the Ministry of Agriculture and other agencies at the field level.

b. Other Trainings Needed

There are some areas in the implementation, where they feel, they lag behind. The reasons behind this are their educational background and their interest in the job they have not been acquainted of. Most of them reported by priority, that they need more trainings on records keeping, accounting, leadership development, making development plans and project management. The result of the survey indicates that the technicians have encountered difficulties in recording the transactions of the business of the SM and emphasized the need for further training on accounting and records keeping.

c. Supervision

The responses of the Technicians indicate that the supervision at the field level is not clearly defined. Under the Ministry of Agriculture set-up, the Provincial Agricultural Officer (PAO) is the head in the province. Under him is the Cooperative Development Officer (CODO) who is a member of his staff. Based on the responses of the technicians, they recognized three immediate supervisors, as follows: eight (8) responded, that the CODO is their immediate supervisor, four (4) said it's both the CODO and the MAO or the PAO. It appears that Technicians' responses are based on which supervisors they closely worked with or to whom they report to.

The fifteen (15) ACDOs interviewed

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cover a total of 63 SNs. Each of them covers a minimum of 3 SNs and a maximum of 6 SNs. The Technicians feel that their coverage is just enough. The responses show that there is no disparity whether a technician covers 3 or 6 SNs. The technicians feel comfortable, supervising the SNs which are operating smoothly, where minimum supervision is needed. In a few cases, the technicians encountered problems and requested the replacement of a particular SN, but never to reduce their coverage.

d. Field Visits

The ACDOs visit their SNs once or twice a week and stay in the barangay one-half or one day depending on the needs of the SN. The visitation is a regular activity to give the SNs the sense of awareness that somebody is closely helping them. The SN members are grateful for the presence of technicians who act as their advisors in all undertakings of the SN in coordination with other agencies.

Six (6) of the 15 technicians responded that they encounter problems in the implementation of the project such as, uncooperative clientele and five (5) because of transportation difficulties. These are in the pilot sites of Occidental Mindoro, Aklan and Iloilo where SNs are not contiguous.

e. ACDOs Activities

Eight (8) ACDOs visit their SN coverage to look into project activities such as the operation and management of the SNSP assisted projects, particularly the operation of the equipments. Five (5) technicians audit the funds and see to it that the records and file of the SNs are properly kept and in order; while two (2), perform other job related activities.

f. ACDOs Other Activities

Aside from the regular activities assigned to them, five (5) of the technicians assisted in the Pre-Membership Education Program (PMEP) in their respective provinces for the massive program on reactivations of SN, such as the Regional Cooperative Development Assistance Office (RCDAO) and Region V; five are involved to coordinate in the SNAP-KKK program; and two are designated as Municipal Cooperative Development Officer (MCDO). Three (3) of them, however, do not have additional activities.

2. SN Projects

The decision of the Samahang Nayon to participate in the SNSP rests on the General Assembly. Most respondents replied that the General Assembly was convened for the purpose of availing loans from the SNSP to establish a project to meet their immediate needs. Thirty-six (36%) of the respondents thought otherwise that it was decided by the Board of Directors. Furthermore, the General Assembly decided on what type of project they would undertake for the benefit of the members.

Most SNs acquired the facilities and equipment by providing a counterpart to the SNSP loan. These counterpart are either part of their accumulated savings, labor in the construction of multi-purpose or lot donated in their community. Other SNs got additional funds from other sources.

Based on the responses, either the SN President or Secretary-Treasurer or Manager is maintaining the equipments and facilities.

In case of mechanical breakdown, the SN President is usually informed and he looks for a mechanic himself. Others fixed the equipment by themselves.

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In terms of patronage, seventy-five (75%) of the respondents replied that farmers owned farm equipments like handtractor before the SNs covered by the SMSP. These farmers are mostly members of the SNs. However, due to shortage and the demand for these equipments, about 50% responded they patronize the project. About 30% of the respondents said that more than one half of the membership patronize the project. A representative sample of respondents does not give accurate picture, whether the equipments are patronized or not. Based on the records of the SMSP Management, the farm equipments like rice threshers and handtractors acquired by the SNs are not enough to service all the farms of the SN members. Some of those SNs, are requesting for additional loan fund from the SMSP to add more units for their project.

a. Leadership Development

The leadership development is important to re-orient the officers and members on their duties and responsibilities in the Samahang Nayon. The skills and capability to initiate group action are inherent in all viable organizations. Under the SMSP, one of the priority component activities is the training of officers and potential leaders to manage the affair of the Samahang Nayon. The selection of leaders is a very important factor for the success of SNs.

More than 273 respondents were interviewed to determine their choice for a member of the Board of Directors. About 80% replied that the Board member must have leadership qualities. The qualities of a good leader as they felt are, honesty and sincerity to the members of the organization. Their ability to unite people and foster cooperation is also a qualification to count. Few had responded that those with influence in the community in terms of social status is a factor for a good leader.

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1. Frequency of meetings and participation of members

Normally, the Board of Directors and the General Assembly hold their separate meetings once a month. It may be held weekly or quarterly whenever necessary. Most of the respondents are aware of the meetings of the SN Board of Directors. Seventy-five (75%) percent of them replied it is held once a month, likewise, the general assembly meetings.

The attendance of the members of the Board of Directors is very good considering that the group is composed of 7 to 11 members. More than 50% of the respondents answered that more than half of the members attended. These respondents were not attending the meetings regularly. The members of the evaluation team were unanimous to conclude that some respondents seldom attend meetings because they are not aware of the activities of the SN.

Usually, the SN or Board of Directors conducts meeting to discuss their problems and to develop some plans for the benefit of the farmer-members. Among the topics prevalently discussed were farm technology which they seek to adopt. They are much concerned on how they will increase their production and also establish linkages that will support their farming activities. Other topics discussed are the SN financial status, collection of dues and operation of their projects. It was observed that frequent meetings have been conducted by the Board of Directors among the SNs with income generating projects. The business operation of the SN, has become the focus of attention.

Eighty-eight percent (88%) of the respondents replied that the General Assembly is consulted regarding important decisions of the Samahang Nayons. About 90% replied that it is held annually or as need arises.

2. SN Committees

Under the SNSP, four (4) activity committees are created aside from the regular committees provided by the By-Laws governing the organization of the SN. These are the leadership development, farm mechanization, multi-purpose office/bodega and records keeping committees. These committees are in-charged with the functions of the individual component activity of the Samahang Nayons. The respondents rank first the audit and inventory committee as the most active. This committee is related in many respect with the records keeping committee. It is observed that the SN members are vigilant on how their savings are utilized. Equally, the accurate records will enable the members to trust their officers. It is also observed that there is growing awareness among the members and it appears that the viability of the SN lies on the hand of this committee. In addition, the finance and management and leadership development committees were ranked second and third, respectively.

It will be noted that the committees created purposely for the project have not been ranked prominently by the respondents as active. The reasons behind these, is that the committees are not functional or capable to develop each of the component activities. The SNSP Management, however, expressed that such committees should be created in order to enhance the development of the project. It was observed that said committees are existent in all SNSP pilot Samahang Nayons, although not active, inasmuch as the SN President or the Secretary-Treasurer or any member of the Board of Directors manage all the activities related to the project.

The respondents were requested to enumerate the trainings, seminars or workshops they or other members have attended. Of the 273 respondents, 32% attended the required PNEP training, 46% attended the leadership/skills development training and 16% attended the records keeping and management

training conducted by the SNEP. It is noted that 32% of the sample respondents attended the pre-requisite for membership in the SN and these PNEPs were conducted lately for new members.

Most respondents consider that the trainings were adequate and have equipped them with necessary knowledge and skills, however, some need other types of trainings, as enumerated below:

- a. adequate information on the cooperative program
- b. proper records keeping
- c. improved farming techniques
- d. awareness of SN members of their duties and obligations
- e. leadership/skills training
- f. how to increase their income

b. Records Keeping

Records keeping as an activity of the SNs is clearly manifested as one of the most important tools of management. This activity has not been emphasized or given due importance in the development of the SNs. It was however, included as one of the subjects/topics in the Phase II Management Training Program. The importance of this activity was not thoroughly emphasized in many cooperative training programs. This may be due to lack of competent trainers to handle the subject matter. Another factor, is the inadequacy of training materials that would be applicable or adopted for the use of SNs. This should be simplified for better understanding by the farmers. Records keeping is entirely indispensable in any economic or business undertaking.

The importance of records keeping and accounting system is given emphasis by the SNEP Management. Although there are reservations whether this would be accepted by the SNs to merit assignment of a member who would "sit down" to work on numbers which is a time consuming job. Some feel that the farmers wouldn't be able to do it, because they are

occupied in their farms. The SMSFP however, introduced this activity to all pilot SW projects. It has trained selected technicians and a number of SW officers to maintain their books and post the entries. These trainings, to some extent, have improved the maintenance of records of the Sama-hang Mayons.

Based on the responses, about 40% of the SWs officers and members, said that the SWs records before the SMSFP were not up-dated. About 80% responded that records are up-dated under the SMSFP. Some respondents are only aware that the records of the SW are complete.

The introduction of proper record keeping and accounting system in the SW is the responsibility of the SMSFP Technician. One hundred sixty one (161) of the respondents replied that it was the job of the technicians. Thirty-three (33) responded that either the MDO or EDWs of the defunct NLAGCD taught them how to do it. Eight (8) responded that it was the CODOs. The records keeping taught by the MDOs/EDWs and the CODOs were adopted from the trainers manuals during the organization of the SWs in 1972, while that of the Technicians were designed by the SMSFP Management Staff for better use and adaptability to the projects operated by the SWs. Whether the accounting method is being implemented, 213 responded that it is, 17 have no response. In like manner, it is understandable to 203 respondents, 21 said it is not because it is difficult, others were not interested.

Most members understand the importance of records keeping, as majority responded affirmatively. It has affected the participation of the SW members for the following reasons:

- a. It enables the members to have confidence on the officers;
- b. It gives proper direction to SW activities;
- c. Increases and improves the membership participation; and
- d. Reactivates the organization of the SW

Likewise, the installation of the books of accounts has benefited the SN and the following reasons were enumerated:

1. regular verification of records has improved the participation and cleared the doubts of the members;
2. systematic records keeping;
3. added knowledge on how books are maintained, and
4. improved the cooperation and awareness among the members

B. Loaning Operation and Repayment

The present credit extension program in the country has always been under study - whether this is the most effective system in providing credit assistance to the farmers. It remains however, to be a "hit or miss" credit extension until it has proven to be an effective system in channeling credit to individual farmers. Others believe that improved farm technology and support systems would increase production and hasten the development of small farmers.

Many attempts in the past have been made by financial institutions to provide group financing, such as the liability group "selda", however, the program did not gain wide acceptance by our farmers. May be they are not yet prepared for this kind of availing credit assistance.

On the other hand, the SNSP offers a loan package to a group of farmers. Although on experiment basis, the project attempts to introduce a loan package to a group of farmers. Whether this shall succeed or fails, it remains to be seen. The Project Management noted that there are good recoveries of repayment from SNs which are active from the start of the organization. These SNs have good leaders and officers who serve or guide and are deeply concerned with the interest of the SN and its members. Like any other organization, it will not last and may eventually collapse if the officers are not

committed to the cause of the movement. Members participation is entirely dependent on their officers. In most cases, collection of payments for services of equipments from members are done by the SN President and/or the Secretary-Treasurer.

The SMSSP introduced such assistance on a pilot test basis to viable SNs. The assistance is complemented by support services such as leadership development and records keeping.

The loaning package has a minimum ceiling of ₱33,000 per SN for the purchase of light farm equipment and/or purchase of construction materials for the multi-purpose office/bodega, and office equipment. The SN may however, select one or both projects but the loan must not exceed the maximum of ₱33,000.

The loans were extended to the recipient SNs in accordance with the SMSSP loaning policies and procedures. The extension of loan assistance has not been stringent compared with the credit extension program of other agencies. The SNs easily availed of loans upon submission of required documents and proper evaluation of their proposals. Loan proceeds are released from the SMSSP depository bank to a local PNB or CRB.

The subject of this study are 52 SNs which availed of a total loan amounting to ₱241,600. The SNs selected their projects based on their immediate needs. They were able to acquire 30 units of multi-purpose bodega, 22 units of handtractor, 10 units of mini-rice mills, 22 units of rice threshers, 41 units of different office equipments, 2 units of corn shellers and one (1) unit of 4 wheel tractor. (SEE ANNEX B).

Based on the above data, the SNs expressed their need for light farm equipments to support their farming activities. They were likewise convinced that farm mechanization will save time, labor and cost of production.

Ten (10) SNs acquired mini-ricemills and multi-purpose bodega to complement their operation. The SNs selected this type of project to support their post harvest activities. There are no competitions whatsoever from private operators, among the SNs evaluated. However, three (3) SNs have been encountering difficulties in their operation due to mechanical breakdown of engines and apparatus and problems regarding the installation of power lines to service the area where the SN ricemill is situated. The mini-ricemills generate enough income for the maintenance of their operational expenses and payments for amortization. This is true with the two SNs in Baliwag, Bulacan, namely Calantipay SN and Sta. Barbara SN, Inc.

Corn sheller and rice threshers are the equipments most needed by the SN members. Based on the records, the two types of equipment generate more income and the loan is estimated to be repaid for a period of 2 years. Repayments are 100% and 86%, respectively.

With regards to the excess of the loan amortization, majority responded that the excess is kept in the bank. The reason behind this is that, they will have something to cover-up for the next amortization to reduce the balance of their loan. Others prefer to utilize it in other business activities particularly engaging in livestock raising.

The SNSP loan package proved to be very effective in hastening the development of the SNs. Records show that 90% of the total respondents answered affirmatively. To further prove this statement, several benefits were enumerated by them such as: (1) increased their income, (2) fostered unity among members, (3) availed support services, (4) improved the quality of life and (5) showed the concerned of the government for the farmers.

Based on the records, the average repayment of the 52 pilot SNs is 73%. The repayment for light

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farm equipments is 75% indicating that the income generated is sufficient to cover the cost of operation. In Banga, South Cotabato, the Liwanay SN, Inc. realized a gross sales of ₱1.9 M for year 1982. Other SNs in the same area had gross sales of over ₱1 million. We should not only attribute this to their paying capacity but also to the good and dedicated leadership shown by SN officers. Leadership plays a vital role in the development of the SN, without which, it will be a failure. In this manner, the members are encouraged to fulfill their responsibilities conscientiously.

The patronage of members to their project is also considered as a determinant in the repayment of their loans. The members interest and devotion to their responsibilities are two essential factors which make the SN a success.

Most SNs evaluated need additional financial assistance for their projects. However, the SMSF is considering other SNs who need similar assistance. The Project Management is now in the process of collecting the repayments of loans granted to the SNs.

Some SNs failed to repay because the income from the operation of their projects is not sufficient to pay for their amortization.

The Samahang Nayon become delinquent in paying their amortization for the following reasons:

1. Improper maintenance and mechanical breakdown of the equipments. This reduced the volume of business of the project thereby incurring losses from the operation;
2. Lack of coordination among members and officers. Members lacked the initiative to find solutions to problems they encountered;
3. Too many receivables from members who availed of the services of the equipments.

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This affect the schedules of repayment and give burden to the SNs to collect such payments;

4. Crop losses due to drought and incidence of plant pest and diseases; and
5. Officers and members cannot work full time to the SN because they also have to work in their own farm.

Based on the result of the surveys, five (5) out of the 52 evaluated SNs have defaulted in the payment of amortisation. These are the New Pangasinan SN and Sto. Nino SN in South Cotabato; Sta. Lucia SN in Camarines Sur. Pitakuman SN and Corason de Jesus in Tarlac. For their delinquency in paying their amortisation, the SNSP Management considered the restructuring of repayment schedule after evaluating the reasons why they defaulted. Under the new schedule proposed by the SN, they are given a chance to recover and be able to pay their amortisation at a reasonable time. However, the grace period of interest is waived as a sound credit system demands.

C. Impact of the Project

The SNSP, due to its limited access to reach the large portion of the farming communities, has relied solely on its clientele and other government agencies involved in the program for information and dissemination.

What other people hear about the project are the tangible accomplishments which were completed during the past 3 years. Although it publishes its own newsletter, which comes only once in a quarter and is confined to its clientele this is inadequate to reach the mass of the agricultural sector.

Before a technician (ACDO) implements the project, she/he conducts a series of baseline surveys and conferences attended by all members

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and local MA personnel to discuss fully the rationale and objectives of the project. The baseline survey is aimed at providing the SN its own data bank.

After a series of information of dissemination, the technician embarks into his/her prepared project timetable which culminates with the release of the loan funds.

Very seldom newspapers are able to publish the accomplishments and objectives, but despite the inadequacy of information dissemination, the project continues to receive numerous inquiries and requests for inclusion in the program which signify positive acceptance by the farming communities.

1. Members

Almost all of the respondents (93%) are familiar with the project, particularly its operation. This is a critical factor considering the organization needs the support and patronage of the membership.

Those who are unaware of the project, its rationale and operations are either new members or have been inactive for quite sometime. It is interesting to note that those who hesitated to join the SN in the past or opted to remain inactive were those who clamored for tangible accomplishment by the Samhang Nayans. Perhaps due to the government policy prohibiting SNs to engage in economic activities in the past, the viability of these organizations have remained un-tapped for several years.

The project attempts to revive the interest of the members to take active roles in the affairs of the SN. Majority of the respondents noted increased attendance during meetings, which are now held more often than the previous years. Monthly meetings are held both by the Board of Directors and the General Assembly to thresh our urgent problems of their project.

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Generally, the Board of Directors promulgated major decisions on the SN operation. However, 90% of the respondents replied that consultations between the General Assembly and the Board of Directors are held more often. This close coordination between the General Assembly and the Board of Directors eliminates disagreement among the membership since decisions made now represent the true sentiments of the whole membership.

In the selection of the SN leaders, 86% of the respondents considered leadership potentialities as a major factor in electing their officials.

The study also noted significant increase in the saving consciousness of the farmers. Of the 273 respondents, 201 are now contributing regularly to the savings program as compared to 130 before the SNSP implementation, an increase of 71 members or 54%. This indicates that proper guidance and record management influenced farmers' behavior in complying with their responsibilities particularly in the capital build-up.

Those who seldom contribute, cited mismanagement of their CRBs or AMCs where a large portion of their contribution are invested, as factor that discourage them not to contribute.

As gathered from the respondents, almost all (97%) patronize the operation of their projects. Some replied that it is only through their continued patronage that they will be able to pay their loans. It is enlightening to know, these farmers are now conscious of their obligation to the government in contrast to the dole-cut mentality of the past.

Generally, the farmers considered their participation in the SNSP as both beneficial and advantageous. Accordingly, it improved their socio-economic status through increased income, savings and produce. It also fostered unity and cooperation among members. It has developed their leadership capabilities and other skills.

However, an insignificant number (5%) cited

some disadvantages such as increase in the SNs, liabilities, misunderstanding among officers/ members and competition to the business activities of SN members

The loan availed of by the SNs is perceived by others as additional liability rather than a chance to uplift their dormant state. This is perhaps due to their limited understanding about the project which was brought about inadequate explanation. The misunderstanding among members and officers is noted particularly in the management of the project. Seemingly, both are jockeying for positional advantage in managing the project's operation which is not well defined in the internal agreement within the Samahang Nayon. If possible, the SNSP Management Committee should emphasize to the recipients what are their respective responsibilities to avoid such situation.

2. Non-members

The benefits derived from the project is enjoyed by the members alone but is also shared by non-members. For instance, the SN accommodated farmers who are non-members of the SN to utilize their farm implements. In the ricemill operation, members are given discount in milling fees while non-members are not. Consequently, this policy would encourage non-members to join the organization to fully share in the benefits of the project.

There are indications that a number of non-member desire to join now that the SN is no longer just a training ground for farmers, but a profitable organization as well.

It was gathered from previous reports submitted by ACDOs regarding requests for technical assistance from the BCOD by Provincial Offices in the conduct of Pre Membership Educational Program, a pre-requisite for a farmer intending to join the Samahang Nayon.

3. The Community

The impact of the project has radiated to other sectors particularly that of neighboring barangays. One of the criteria which a pilot SN must meet is to have harmonious relation with the barangay council. It has been found out that it is more to the benefit of the entire community to have both organizations always in good terms.

There are recorded instances in the SMSF that the barangay council shares its counterpart in the SN projects. This is true when a vacant lot is required for the construction of multi-purpose office/bodega. The barangay council usually is in a better position to look for a donor to the SN.

A number of SNs covered by the SMSF have presidents who at the same time are barangay captains. This was made possible when the prohibition to SN president/officials to run for barangay position was amended by Executive Order No. 802.

4. Other Samahang Nayons

The impact generated by the SMSF has reached the keen interest of other Samahang Nayons.

In the past, a number of previously selected pilot sites declined to participate in the project. Several months later when the projects were already operational, some SNs who declined participation were requesting for their inclusion in the program.

At present, the SMSF Management Committee has received a numerous requests for inclusion from the different parts of the country. However due to budgetary constraints, such request were referred to other financing institutions.

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From gathered responses, farmers indicated preference to SNSP because of its speedy processing of loan documents and timely releases of loan proceeds, minimum number of requirements of counterpart and low interest rate.

The program however, has to raise its interest rate in order to be at par with the normal credit terms and to really prove itself to the lending communities.

5. Policy-Makers

Although the SNSP has its own policy making body, the SNSP Management Committee, has remained in close coordination with the BCOD. The project has been one of the important programs of the Bureau towards developing the Samahang Nayon into feasible rural organizations.

The experiences of the project have attracted the attention of other agencies to channel their assistance to the SN, with almost similar loaning schemes with that of the SNSP. This is one achievement that the project could really be proud of.

The SNSP has influenced the policy makers of the Cooperative Marketing Project (CMP) to launch a program geared towards the Samahang Nayons, the SN Financing Program. There is also the Samahang Nayon Assistance Program for the KKK Projects which recognizes the SN as a potent vehicle for uplifting the sad economic conditions of the farmers.

This goes to show that the project has succeeded in its attempt to focus government's attention to this once neglected organization as a proud partner in countryside development.

6. The Samahang Nayon

Over-all the effects of the project may

be able to re-direct government policies towards the cooperatives program as a whole. As indicated, respondents noted improvements in their economic well-being. Frequent fruitful discussion of important topics among the members during meetings are positive indications of hope for the coming days.

The members limited skills were greatly improved. This could be attributed to a series of skills training conducted by the SNSI Management Committee whose objective is to further develop their managerial and leadership capabilities.

Records Management was vastly improved too. So far, it is the highest demand among the SN coverage- the improvement of their recording system. This simple record and management system developed by the SNSP Staff was found out to be more effective and understandable. Since then the standard format has been adopted by other SNs which are not even covered by the project.

Books of accounts of pilot SNs were also installed as a measure to properly account the income of the project. This activity has been one of the priorities of the Management Committee. There are other projects which were generated out of the income from the SNSP assisted project like, cooperative consumers store, mushroom culture, azolla culture, swine and poultry raising, etc.

With the scarcity of funds and its limited scope of operation, the SNSP could not accommodate the various requests as gathered in this evaluation. Some of these are the need for more technical agricultural trainings, and the demand to further engage in agri-business which is the present thrust of the government.

Most of the respondents (80%) request for more capital to sustain their economic activities. A number of respondents suggested for the expansion of the project to cover more areas and continued financial assistance to them.

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IV. RECOMMENDATIONS

1. Select honest and dedicated officers of SNs who could initiate group actions and motivate members to participate in any SN undertakings;
2. Periodic supervision of technicians and visitation of pilot projects by the SNSP Management Staff. A Management Committee conference at the regional level, would bring closer supervision and coordination with the MA personnel, likewise develop complimentation of activities with the Ministry programs;
3. Emphasis on records keeping and accounting system to keep the trust of the SN members, encourage participation among the SN member
4. Diversification of project activities to maintain the viability of the SNs projects
5. Provide adequate trainings for ACDOs on skills training, project management and agri-business;
6. Designation of Area Project Coordinators to supervise and monitor activities under each region;
7. Conversion of contractual ACDO position into permanent appointments; and
8. Re-lending of funds from remittances and interest to viable SNs to cover more SNs under the SNSP.

SUMMARY OF RESPONDENTS

<u>REG.</u>	<u>PROVINCES</u>	<u>NO. OF SNS</u>	<u>NO. OF RESPONDENTS</u>
III	Tarlac	6	30
	Bulacan	7	39
IV	Occ. Mindoro	6	30
V	Camarines Sur	8	40
	Albay	2	19
VI	Iloilo	3	15
	Aklan	4	20
XI	South Cotabato	6	30
XII	North Cotabato	<u>10</u>	<u>50</u>
	T O T A L	52 vvvv	273 vvvvv

"ANNEX B-1"

LOANS GRANTED TO SAMAHEAG HAYON
BY TYPES OF PROJECTS

NAME/LOCATION OF SH	LOANS GRANTED	DATE GRANTED	PROJECTS
1. Lagimy Handa Laoang SH Tarlac, Tarlac	₱ 33,000.00	October 2, 1980	rice thresher bodega office equipment
2. Baras-Baras SH Tarlac, Tarlac	₱ 33,000.00	October 6, 1980	rice mill multi-purpose bodega office equipment
3. San Juan de Mata SH Tarlac, Tarlac	₱ 33,000.00	October 6, 1980	rice thresher bodega office equipment
4. Talimundoc SH Concepcion, Tarlac	₱ 33,000.00	October 6, 1980	rice thresher bodega office equipment
5. Corason de Jesus SH Concepcion, Tarlac	₱ 33,000.00	October 6, 1980	rice mill bodega office equipment
6. Pitabunan SH Concepcion, Tarlac	₱ 33,000.00	October 6, 1980	handtractor bodega office equipment

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"ANNEX B-2"

NAME/LOCATION OF SW	:	LOANS GRANTED	:	DATE GRANTED	:	PROJECTS
7. Calantipay SW Baliwag, Bulacan	:	₱ 33,000.00	:	October 14, 1980:	:	rice mill bodega office equipment
8. Sta. Barbara SW Baliwag, Bulacan	:	₱ 33,000.00	:	October 14, 1980:	:	rice mill bodega office equipment
9. Catulinan SW Baliwag, Bulacan	:	₱ 33,000.00	:	June 29, 1982	:	rice thresher office equipment
10. Bunsuran II SW Pandi, Bulacan	:	₱ 15,000.00	:	October 14, 1980:	:	handtractor
11. Malibong Bata SW Pandi, Bulacan	:	₱ 18,000.00	:	October 14, 1980:	:	rice thresher office equipment
12. Masagana SW Pandi, Bulacan	:	₱ 18,000.00	:	October 14, 1980:	:	rice thresher office equipment
13. Bitungol SW Morzaragaray, Bulacan	:	₱ 33,000.00	:	January 11, 1982:	:	rice thresher office equipment
14. Mmtha "A" SW San Jose, Occ. Mindoro	:	₱ 15,000.00	:	October 20, 1981:	:	rice thresher

"ANNEX B-3"

NAME/LOCATION OF SN	LOANS GRANTED	DATE GRANTED	PROJECTS
15. Central "C" SN San Jose, Occ. Mindoro	₱ 33,000.00	June 3, 1982	multi-purpose bodega
16. San Agustin SN San Jose, Occ. Mindoro	₱ 33,000.00	June 3, 1982	multi-purpose bodega
17. Poblacion SN Calintaan, Occ. Mindoro	₱ 33,000.00	March 18, 1982 July 28, 1982	rice thresher bodega office equipment
18. New Dagupan SN Calintaan, Occ. Mindoro	₱ 33,000.00	March 18, 1982	rice mill bodega office equipment
19. Poypoy SN Calintaan, Occ. Mindoro	₱ 15,000.00	March 18, 1982	rice thresher
20. Potot SN Libmanan, Cam. Sur	₱ 18,000.00	June 25, 1981	handtractor office equipment
21. Inalahan SN Libmanan, Cam. Sur	₱ 33,000.00	May 22, 1981	multi-purpose bodega rice thresher office equipment
22. Malasid Viejo SN Libmanan, Cam Sur	₱ 33,000.00	May 22, 1981	multi-purpose bodega handtractor office equipment

"ANNEX B-4"

NAME /LOCATION OF SN	LOANS GRANTED	DATE GRANTED	PROJECTS
23. Babay SN Libmanan, Cam. Sur	₱33,000.00	May 22, 1981	Multi-purpose office bodega, rice threshes office equipment
24. Sta. Elena SN Nabua, Camarines Sur	₱15,000.00	January 6, 1981	handtractor
25. Sta. Lucia SN Nabua, Camarines Sur	₱33,000.00	January 6, 1981	rice mill bodega office equipment
26. San Jose Pangarao SN Nabua, Camarines Sur	₱33,000.00	January 6, 1981	handtractor office equipment
27. La Purisima Nabua, Camarines Sur	₱33,000.00	Dec. 10, 1981	rice mill office equipment
28. Tinampo SN Ligao, Albay	₱15,000.00	April 9, 1981	rice thresher
29. Cavasi SN Ligao, Albay	₱33,000.00	April 9, 1981	rice mill, bodega office equipment
30. Bayto SN Leso, Aklan	₱15,000.00	Sept. 23, 1981	handtractor
31. Sta. Cruz, SN Leso, Aklan	₱15,000.00	October 30, 1981	handtractor

"ANNEX B-5"

NAME/LOCATION OF SM	LOANS GRANTED	DATE GRANTED	PROJECTS
32. Caragocg SM Lexo, Aklan	₱ 15,000.00	October 30, 1981	handtractor
33. Cogon SM Lexo, Aklan	₱ 30,000.00	June 17, 1982	handtractor
34. Jamabalod SM Pototan, Iloilo	₱ 33,000.00	July 2, 1981	handtractor bodega office equipment
35. Darris SM Pototan, Iloilo	₱ 18,000.00	July 2, 1981	handtractor, office equipment
36. Dongsol SM Pototan, Iloilo	₱ 18,000.00	July 2, 1981	handtractor office equipment
37. Sto. Nino SM Koronadal, S. Cotabato	₱ 33,000.00	May 22, 1981	rice mill bodega office equipment
38. G.P. Santos SM Koronadal, S. Cotabato	₱ 33,000.00	May 22, 1981	rice thresher bodega office equipment
39. New Pangasinan SM Koronadal, S. Cotabato	₱ 15,000.00	May 22, 1981	rice thresher
40. Concepcion SM Koronadal, S. Cotabato	₱ 28,600.00	April 15, 1982	rice thresher

"ANNEX B-6"

NAME/LOCATION OF SN	:	LOANS GRANTED	:	DATE GRANTED	:	PROJECTS
41. Lisenny SN Banga, S. Cotabato	:	₱ 33,000.00	:	May 22, 1981	:	rice thresher
	:		:	June 10, 1981	:	bodega
	:		:		:	office equipment
42. Cinco SN Banga, S. Cotabato	:	₱ 33,000.00	:	May 22, 1981	:	corn sheller
	:		:	June 10, 1981	:	bodega
	:		:		:	office equipment
43. San Jose SN Banga, S. Cotabato	:	₱ 18,000.00	:	July 15, 1981	:	bodega
	:	15,000.00	:	Sept. 2, 1982	:	office equipment
	:		:		:	4-wheel tractor
44. Kusan SN Banga, S. Cotabato	:	₱ 33,000.00	:	April 15, 1982	:	rice thresher
	:		:		:	bodega
	:		:		:	office equipment
45. Lamba SN Banga, S. Cotabato	:	₱ 33,000.00	:	May 12, 1982	:	bodega
	:		:		:	office equipment
46. El Monok SN Banga, S. Cotabato	:	₱ 33,000.00	:	July 14, 1982	:	corn sheller
	:		:		:	office equipment
47. Dagupan SN Kabacan, N. Cotabato	:	₱ 33,000.00	:	June 10, 1981	:	bodega
	:		:		:	rice mill
	:		:		:	office equipment
48. Osias SN Kabacan, N. Cotabato	:	₱ 18,000.00	:	June 10, 1981	:	bodega
	:		:		:	office equipment
	:	₱ 15,000.00	:	April 15, 1982	:	improvement of bodega

"ANNEX B-7"

NAME/LOCATION OF SN	LOANS GRANTED	DATE GRANTED	PROJECTS
49. Upper Paatan SN Kabacan, N. Cotabato	₱ 18,000.00	July 2, 1981	bodega office equipment
50. Lower Malamota SN Kabacan, N. Cotabato	₱ 33,000.00	June 4, 1982	bodega office equipment
51. Bulacnon SN Pigkawayan, N. Cotabato	₱ 33,000.00	July 2, 1981 Sept. 23, 1982	handtractor office equipment rice thresher
52. Upper Baguar SN Pigkawayan, N. Cotabato	₱ 18,000.00	July 2, 1981	Handtractor office equipment

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"ANNEX C"

Status of Repayment (As of April 30, 1963)

NAME OF SN	: AMOUNT : GRANTED	: AMOUNT : DUE	: TOTAL : AMOUNT PAID	: OUTSTANDING : BALANCE	: % OF : REPAYMENT	REMARKS
1. Laging Handa Laoang SN	: P33,000.	: P 11,000.	: P 8,500.	: P 24,5000.	: 77%	: Fully paid 1st amortization : Partial payment 2nd amort.
2. Baras-Baras SN	: 33,000.	: 11,000.	: 21,000.	: 12,000.	: 100%	: Fully paid on Rice Mill & : Office Equipment Up-to-date : 1st & 2nd amortization of : multi-purpose bodega.
3. San Juan de Mata SN	: 33,000.	: 11,000.	: 12,000.	: 21,000.	: 109%	: Fully paid on Office Equipment : Up-to-date 1st & 2nd amortization : on Rice Thresher & Multi-purpose : bodega.
4. Talimundoc SN	: 33,000.	: 11,000.	: 11,000.	: 22,000.	: 100%	: Fully paid 1st amortization & : 2nd amortization
5. Corazon de Jesus SN	: 33,000.	: 11,000.	: -	: 33,000.	: -	: Long overdue due to Mechanical : Breakdown (11-26-81)
6. Pitabunan SN	: 33,000.	: 11,000.	: -	: 33,000.	: -	: Long overdue due to Mechanical : Breakdown (1-21-82)
7. Calantipay SN	: 33,000.	: 11,000.	: 10,855.10	: 22,144.90	: 98%	: Fully paid 1st amortization : Partial payment 2nd amortization : (Balance P144.90)

NAME OF SN	: AMOUNT : GRANTED	: AMOUNT : DUE	: TOTAL : AMOUNT : PAID	: OUTSTANDING : BALANCE	: % OF : REPAYMENT	: REMARKS
b. Sta. Barbara SN	:P 33,000.	:P 11,000.	:P11,000.	:P 22,000.	: 100%	: Up-to-date
9. Catulinan SN	: 33,000.	: -	: -	: 33,000.	: -	: Not yet due
C. Bunsuren II SN	: 15,000.	: 6,000.	: 3,900	: 11,100.	: 65%	: Fully paid 1st amortization : Partial payment 2nd amortization
1. Malibong Beta SN	: 16,000.	: 8,000.	: 8,000.	: 10,000.	: 100%	: Up-to-date
2. Masagana SN	: 16,000.	: 8,000.	: 5,600.	: 12,400.	: 70%	: Fully paid 1st amortization : Partial payment 2nd amortization
3. Bitungol SN	: 33,000.	: 7,000.	: 3,000.	: 30,000.	: 42%	: Partial payment 1st amortization
. Murtha "A" SN	: 15,000.	: 3,000.	: 3,000.	: 12,000.	: 100%	: Fully paid 1st amortization
. Central "C" SN	: 33,000.	: -	: -	: 33,000.	: -	: Not yet due
. San Agustin SN	: 33,000.	: -	: -	: 33,000.	: -	: Not yet due
. Poblacion SN	: 33,000.	: 3,000.	: 2,590.	: 30,410.	: 66%	: Partial payment 1st amortization : of Rice Thresher Office Equip. : & Bodega not yet due
. New Dagupan SN	: 33,000.	: -	: -	: 33,000.	: -	: Not yet due
. Poypoy SN	: 15,000.	: 3,000.	: 3,000.	: 15,000.	: -	: Due date 4-19-63

NAME OF SN	: AMOUNT : GRANTED	: AMOUNT : DUE	: TOTAL : AMOUNT : PAID	: OUTSTANDING : BALANCE	: % OF : REPAYMENT	: :	REMARKS
20. Potot SN	: ₱18,000.	: ₱ 4,000.	: ₱ 4,000.	: ₱ 14,000.	: 100%	:	Fully paid 1st amortization
21. Inalahan SN	: 33,000.	: 5,500.	: 4,750.	: 28,250.	: 86%	:	Partial payment 1st amortization
22. Malansad Viejo SN	: 33,000.	: 5,500.	: 1,000.	: 32,000.	: 18%	:	Partial payment 1st amortization
23. Bahay SN	: 33,000.	: 5,500.	: 3,000.	: 30,000.	: 54%	:	Partial payment 1st amortization
24. Sta. Elena SN	: 15,000.	: 6,000.	: 3,000.	: 12,000.	: 50%	:	Fully paid 1st amortization : Over due 2nd amortization : (2-18-83)
25. Sta. Lucia SN	: 33,000.	: 11,000.	: -	: 33,000.	: -	:	Long over due (2-20-82)
26. San Jose Pangaraon SN	: 33,000.	: 11,000.	: 1,500.	: 31,500.	: 13%	:	Partial payment 1st amortization : Overdue 2nd amortization (2-13-82)
27. La Purisima SN	: 33,000.	: 7,000.	: -	: 33,000.	: -	:	Overdue (1-29-83)
28. Tinampo SN	: 15,000.	: 3,000.	: 2,000.	: 12,000.	: 66%	:	Partial payment 1st amortization
29. Cavasi SN	: 33,000.	: 5,500.	: 1,000.	: 32,000.	: 18%	:	Partial payment 1st amortization
30. Bagto SN	: 15,000.	: 3,000.	: 3,000.	: 12,000.	: 100%	:	Up-to-date
31. Sta. Cruz SN	: 15,000.	: 3,000.	: 3,000.	: 12,000.	: 100%	:	Up-to-date
32. Carugdog SN	: 15,000.	: 3,000.	: 3,000.	: 12,000.	: 100%	:	Up-to-date
33. Cogon SN	: 30,000.	: -	: -	: 30,000.	: -	:	Not yet due

NAME OF SM	: AMOUNT : GRANTED	: AMOUNT : DUE	: TOTAL : AMOUNT : PAID	: OUTSTANDING : BALANCE	: % OF : REPAYMENT	: REMARKS
4. Jamabalud SM	: P33,000.	: P 5,500.	: -	: 33,000.	: -	: Long overdue (12-8-82)
5. Davis SM	: 18,000.	: 4,000.	: 4,000.	: 14,000.	: 100%	: Up-to-date
6. Dongsol SM	: 18,000.	: 4,000.	: -	: 18,000.	: -	: Long overdue (7-30-82)
7. Sto. Fino SM	: 33,000.	: 5,500.	: -	: 33,000.	: -	: Long overdue (8-11-82)
8. G.P. Santos SM	: 33,000.	: 5,500.	: 5,500.	: 27,500.	: 100%	: Up-to-date
9. New Pangasinan SM	: 15,000.	: -	: -	: 15,000.	: -	: Long overdue (7-01-82)
10. Concepcion SM	: 26,600.	: -	: -	: 26,600.	: -	: Not yet due
11. Liwanay SM	: 33,000.	: 5,500.	: 5,500.	: 27,500.	: 100%	: Up-to-date
12. Cinco SM	: 33,000.	: 4,500.	: 4,500.	: 28,500.	: 100%	: Up-to-date : Office equipment not yet due
13. San Jose SM	: 33,000.	: 2,500.	: 2,500.	: 30,500.	: 100%	: Up-to-date : 4-wheel tractor not yet due
14. Kusan SM	: 33,000.	: -	: -	: 33,000.	: -	: Not yet due
15. Lamba SM	: 33,000.	: -	: -	: 33,000.	: -	: Not yet due
16. El Nonok SM	: 33,000.	: -	: -	: 33,000.	: -	: Not yet due
17. Dagupan SM	: 33,000.	: 5,500.	: 2,912.	: 30,087.50	: 52%	: Partial payment 1st amortization

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NAME OF SN	: AMOUNT : GRANTED	: AMOUNT : DUE	: TOTAL : AMOUNT : PAID	: OUTSTANDING : BALANCE	: % OF : REPAYMENT	REMARKS
48. Osias SN	: ₱33,000.	: ₱ 2,500.	: ₱4,500.	: ₱ 28,500.	: 180%	: Fully paid office equipment Paid 1st amortization of bodega add'l loan for bodega not yet due.
49. Upper Paatan SN	: 16,000.	: 2,500	: 3,910.	: 14,090.	: 156%	: Fully paid office equipment Partial payment 1st amortization of Bodega.
50. Lower Malamote SN	: 33,000.	: -	: -	: 33,000.	: -	: Not yet due
51. Bulacson SN	: 33,000.	: 3,000.	: 2,000.	: 31,000.	: 86%	: Partial payment 1st amortization Rice Thresher not yet due
52. Upper Baguer SN	: 16,000.	: 3,000.	: 3,000	: 15,000.	: 100%	: Up-to-date

REPAYMENTS BY TYPES OF LOANS
(April 30, 1983)

TYPES OF PROJECT	NO. OF UNITS	AMOUNT DUE	AMOUNT PAID	RATE OF REPAYMENT
Multi-purpose Bodega	28	₱46,500.00	₱30,910.00	66%
Rice Thresher	20	57,000.00	49,440.00	86%
Rice Mill	10	45,000.00	28,412.50	63%
Handtractor	15	54,000.00	26,900.00	49%
Corn Sheller	2	3,000.00	3,000.00	100%
Office Equipment	39	41,000.00	29,855.10	72%

**TYPES OF EQUIPMENTS/FACILITIES
ACQUIRED BY SAMAHANG MAYORIS**

PROVINCES	Number of : SNs	Hand- : tractor : Units	Rice : Mill : Units	Rice : Thresher : Units	Corn : Sheller : Units	4 Wheel : Tractor : Units	Office : Bodega : Units	Office : Equipment : Units
TARLAC	: 6	: 1	: 2	: 3	: -	: -	: 6	: 6
BULACAN	: 7	: 1	: 2	: 4	: -	: -	: 3	: 6
OCCIDENTAL MINDORO	: 6	: 1	: 1	: 3	: -	: -	: 4	: 4
CAMARINES SUR	: 8	: 4	: 2	: 2	: -	: -	: 5	: 6
ALBAY	: 2	: -	: 1	: 1	: -	: -	: 1	: 1
ILOILO	: 3	: 3	: 1	: -	: -	: -	: 1	: 3
AKLAN	: 4	: -	: -	: 1	: -	: -	: -	: -
SOUTH COTABATO	: 10	: -	: 1	: 6	: 2	: 1	: 7	: 9
NORTH COTABATO	: 6	: 2	: 1	: 1	: -	: -	: 4	: 8
TOTAL	: 52	: 16	: 10	: 21	: 2	: 1	: 31	: 42

"ANNEX F"

LIST OF SNSP ACDO I EVALUATED

N A M E	EDUCATIONAL ATTAINMENT/ SCHOOL	PLACE OF ASSIGNMENT
1. Annicia D. Villafuerte	BS Agriculture Central Luzon State University Muñoz, Nueva Ecija	Tarlac, Tarlac
2. Arsenia R. Huertazuela	BS Agriculture Bulacan National Agricultural School Baliwag, Bulacan	Baliwag, Bulacan
3. Carmelita Hilario	BS Nursing St. Jude College of Nursing Manila	Pandi, Bulacan
4. Jose D. Madriaga	BS Criminology Phil. College of Criminology Manila	San Jose, Occ. Mindoro
5. Raul Ramirez	BS Education Luna College	Calintaan, Occ. Mindoro
6. Celia Canas	BS Agriculture Camarines Sur Agricultural College Pili, Camarines Sur	Libmanan, Camarines Sur

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N A M E	: EDUCATIONAL ATTAINMENT/ SCHOOL	; PLACE OF ASSIGNMENT
7. Cynthia O. Bains	BS Education Philippine Normal College Manila	Libmanan, Camarines Sur
8. Ofelia Francia	BS Agriculture Camarines Sur Agricultural College Pili, Camarines Sur	Habua, Camarines Sur
9. Benito Pobar	BS Medical Technology Centro Escolar University Manila	Ligao, Albay
10. Nestor Jimogaon	BS Agriculture University of Iloilo Iloilo City	Pototan, Iloilo
11. Diocelyn de los Reyes	BS Agriculture Aklan Agriculture College Kalibo, Aklan	Lezo, Aklan
12. Marilou Orola	BS Agriculture University of Southern Mindanao Kabacan, North Cotabato	Koronadal, South Cotabato

NAME	: EDUCATIONAL ATTAINMENT/ SCHOOL	: PLACE OF ASSIGNMENT
13. Nancy P. Dizon	BS Agriculture University of Southern Mindanao Kabacan, North Cotabato	Banga, South Cotabato
14. Geneveve Lucero	BS Agriculture University of Southern Mindanao Kabacan, North Cotabato	Kabacan, North Cotabato
15. Rogelio Tano	BS Commerce Notre Dame College of Midsayap Midsayap, North Cotabato	Pigkawayan, North Cotabato

SNSP EVALUATION TEAMS

TEAM I - (BULACAN, CAMARINES SUR AND ALBAY)

- | | | |
|-------------------------|------------------|---------------|
| 1. Leticia C. Vargas | - SNSP/BCOD | - Team Leader |
| 2. Remedios C. Makpil | - -do- | - Member |
| 3. Virginia G. Manangan | - -do- | - -do- |
| 4. Jose B. Dulce | - USAID | - -do- |
| 5. Reine P. Villaresa | - USAID | - -do- |
| 6. Ma. Soledad Guinto | - Min. of Budget | - -do- |
| 7. Cecilia Ison | - Min. of Budget | - -do- |

TEAM II - (OCCIDENTAL MINDORO, ILOILO AND Aklan)

- | | | |
|------------------------|------------------|---------------|
| 1. Marciana G. Frilles | - SNSP/BCOD | - Team Leader |
| 2. Josefina G. Calaneo | - -do- | - Member |
| 3. Betty C. Quines | - -do- | - -do- |
| 4. Ramon R. Reyes | - Min. of Budget | - -do- |

TEAM III - (SOUTH COTABATO AND NORTH COTABATO)

- | | | |
|---------------------------|-------------|---------------|
| 1. Romeo L. Ajusto | - SNSP/BCOD | - Team Leader |
| 2. Criselda C. Villanueva | - -do- | - Member |
| 3. Aniceta I. Cuison | - -do- | - Member |

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TEST EVALUATION QUESTIONNAIRE
(For ACDO)

Name of ACDO _____

Name of :Kk covered: _____

Municipality/Province: _____

A. Training:

1. Do you think the technician's training has equipped you with the necessary skills in the implementation of the SNSP?
_____ Yes _____ No, why not? _____

2. In addition to the technician's training, what other trainings have you attended? Please enumerate.

3. In your opinion, what trainings/skills do you need to attend/acquire to help you in the implementation of the SNSP?

4. When you conduct training program in the Samahang Nayon, how do you assess the members' participation in terms of interest during the training?

Knowledge learned after the training?

Project Implementation

1. Where do you hold office? (Specify number of days in the office)

- | | |
|-----------------------|---------------------------|
| _____ a. MAO's Office | _____ d. Residence |
| _____ b. COHO's " | _____ e. Samahang Nayon |
| _____ c. PAO's " | _____ f. Others (specify) |

2. Who is your immediate supervisor?

- | | |
|---------------|---------------------------|
| _____ a. MAO | _____ d. SNSP Mgt. Com. |
| _____ b. COHO | _____ e. Others (specify) |
| _____ c. PAO | |

3. How often do you discuss problems/review status of SNSP with your supervisor?

- _____ a. daily
- _____ b. twice a week
- _____ c. once a week
- _____ d. Others (specify)

4. What other duties were assigned to you by your supervisor aside from your official duties? Please enumerate.

5. Does your PAO/CODO require you to attend MA meetings?

_____ Yes, how often? _____ Type of meeting _____

_____ No, why not? _____

6. How many SNs are under your coverage? _____ What do you think of the number of your coverage in terms of supervision?

_____ Too many _____ Too few _____ Just enough

If too many or too few, what is appropriate? _____

7. How often do you visit your SN? How long do you stay there?

- | <u>Frequency</u> | <u>Duration</u> |
|---------------------------|---------------------------|
| _____ a. daily | _____ a. One hour |
| _____ b. twice a week | _____ b. Half day |
| _____ c. Once a week | _____ c. Whole day |
| _____ d. Others (specify) | _____ d. Others (specify) |

8. How do you apportion your time in your coverage in terms of project implementation?

- _____ a. Visit all daily
- _____ b. 1 or 2 days/SN/week
- _____ c. Once/week/SN
- _____ d. Every other day/SN
- _____ e. Others (specify)

9. What activities in general do you look into/discuss when you visit your SN?

10. How often do you communicate with the SNSP Management Committee?

- _____ a. Monthly
- _____ b. Weekly
- _____ c. As need arises
- _____ d. Quarterly
- _____ e. Others (specify)

11. How often do you submit your report?

- _____ a. monthly
- _____ b. Once every 2 months
- _____ c. quarterly
- _____ d. Others (specify)

12. How many SNs in your coverage are scheduled to amortize their loans? _____

13. When is/was the first amortization due?

<u>Name of SN</u>	<u>Date of amortization</u>
_____	_____
_____	_____
_____	_____

Whom was actual amortization remitted?

<u>Name of SN</u>	<u>Date of remittance</u>
_____	_____
_____	_____
_____	_____

14. Do you encourage your SNs to remit their amortization or wait for reminder from SNSP Management? _____

15. Do you have coverage with defaults?
 Yes, how many & why? _____
 None

16. What measures have you taken when an SN in your coverage has defaulted in amortization? _____

17. What have you done to encourage repayments? _____

18. What problems have you encountered in the implementation of the SNSP? (Please rank problems)

- | | |
|----------------------------------|--|
| _____ a. Peace & Order | _____ d. Lack of assistance fr. superior |
| _____ b. Uncooperative clientele | _____ e. lack of SNSP Ngt. supervision |
| _____ c. Transportation | _____ f. Others (specify) |

19. Whom do you consult regarding these problems?

- | | |
|---------------|---------------------------|
| _____ a. PAO | _____ d. RD |
| _____ b. PAO | _____ e. SNSP Ngt. Com. |
| _____ c. CODO | _____ f. others (specify) |

20. In case of SN problems which are beyond your decision, where do you get assistance from? Please rank them.

- | | |
|---------------|--------------------|
| _____ a. PAO | _____ d. SCODO |
| _____ b. CODO | _____ e. RDD |
| _____ c. PAO | _____ f. SNSP Ngt. |

21. Do you seek assistance from other government agencies with regards to the project implementation?

_____ Yes, from whom? _____
_____ No, why not? _____

22. What, in your opinion, was the impact of the SNSP in the barangay?

- | |
|---|
| _____ a. Awareness of the residents on the goals of the project |
| _____ b. Increased participation of SN officers & members |
| _____ c. Harmonious relationship between SN officers & barangay council |
| _____ d. Barangay officials/residents not interested in the project |
| _____ e. no change |
| _____ f. Others |

23. Has there any effect of the project on the neighboring SNs?

_____ Yes, how many SNs? _____
_____ No, why not? _____

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24. Describe the SN members' participation at the initial and present stage of project implementation.

Initial

Present

- _____ a. uncooperative
- _____ b. hesitant
- _____ c. no interest
- _____ d. individualistic
- _____ e. others (specify)

- _____ a. more cooperative
- _____ b. more active
- _____ c. more interested
- _____ d. more participative
- _____ e. no change
- _____ f. others (specify)

If no change, why? _____

25. Has there been an increase in the membership of the SN since the implementation of the SNEP? _____ Yes, how many _____
 No, why? _____

26. Describe your SN at the start of project implementation and at present stage?

At the start

Present

- _____ a. members/officers not active
- _____ b. no savings fund
- _____ c. poor repayment of loans
- _____ d. disorganized
- _____ e. others (specify)

- _____ a. more active members/officers
- _____ b. Improved Record keeping system
- _____ c. officers/members in harmonious relationship
- _____ d. increase in savings fund
- _____ e. no change
- _____ f. others (specify)

27. How do SN members support the SNEP?

28. Can the SN operate effectively without your guidance?
 Yes, which SN(s) _____
 No, why not? _____

29. What do you recommend to the SNEP Management Committee for a better implementation of the project?

30. Other comments you would like to state regarding the project.

**SNSP EVALUATION QUESTIONNAIRE
(SN Officers & Members)**

Name of Respondent _____ Position _____

Name of SN & Address _____

Civil Status _____ Age _____

A. Awareness of SNSP (Please Check)

1. Are you familiar with the Samahang Nayon Support Project?

_____ Yes _____ No

2. How were you informed of the SNSP?

_____ a. Thru MLG Personnel _____ d. Thru Brochures
 _____ b. Thru SNSP Technician _____ e. Others (specify)
 _____ c. Thru MA Personnel

3. When was the SNSP implemented in your locality? _____

4. Who implements the SNSP in your locality?

_____ a. MAO _____ d. NCDO
 _____ b. CODO _____ e. Others (specify)
 _____ c. ACDO (SNSP technician)

B. Technician

1. How often does the technician visit your SN?

_____ a. Daily _____ c. Twice a week
 _____ b. Once a week _____ d. Others (specify)

2. How long does he/she stay?

_____ a. One hour _____ c. Whole day
 _____ b. Half day _____ d. Others (specify)

3. During the visits to your SN, what does he/she do?

_____ a. Supervises the operations of the project
 _____ b. Goes over the records
 _____ c. Conducts meetings
 _____ d. Confers with Officers
 _____ e. Others (specify)

4. Is the SNSP Technician (ACDO) still needed in the project?

_____ Yes _____ No, why? _____

G. Records Keeping

1. What is your impression concerning the management of SN records before SNSP projects? With the SNSP?

<u>Status</u>	<u>Before SNSP</u>	<u>With SNSP</u>
a. Up-to-date	_____	_____
b. Complete	_____	_____
c. Scattered	_____	_____
d. No records	_____	_____
e. Others	_____	_____

2. Who taught you the proper records keeping system of SN funds?

- a. MDO/BDW
- b. MAO
- c. CODO
- d. SNSP Technician
- e. Others (specify)

3. a) Is the accounting method introduced being implemented in your SN?

Yes No, why? _____

b) Is it understandable to the members?

Yes No, why? _____

4. Do members understand the importance of keeping the records of the SN funds properly?

Yes No, why? _____

5. Does proper records keeping effect the participation of the SN members?

Yes, how? _____

No, why not? _____

6. How does the installation of the books of accounts benefited your SN?

D. Projects

1. Who decided your SN's participation in the SNSP?

- a. General Assembly
- b. Board of Directors
- c. SNSP technician
- d. MA personnel
- e. SNSP Mgt. Committee
- f. Others (specify)

2. What projects did your SN acquire from the SNSP loans?

- a. Farm equipment (specify) _____
- b. Multi-purpose building _____
- c. Office equipment (specify) _____
- d. Others (specify) _____

3. Who decided as to what projects your SN will acquire from the SNSP?

	MPB	FE	OE
a. General Assembly	_____	_____	_____
b. Board of Directors	_____	_____	_____
c. SNSP technician	_____	_____	_____
d. MA personnel	_____	_____	_____
e. SNSP Mgt. Committee	_____	_____	_____
f. Others (specify)	_____	_____	_____

4. Indicate the source/s of funds for the purchase of the above projects?

- a. SNSP loan only
- b. SN funds only
- c. Both SNSP loan & SN fund
- d. Loans from other sources (specify) _____
- e. Others (specify) _____

5. What benefits do the members get from the operations of the project?

- a. increase yield in cropping
- b. reduce labor cost
- c. augment savings
- d. improve quality of grain
- e. foster members unity
- f. improve crop variety
- g. others (specify)

6. How was the multi-purpose building constructed?

- a. SNSP loan
- b. SN cash counterpart
- c. SN contributed labor
- d. SN contributed materials
- e. others (specify)

7. Who takes charge and provides maintenance to the following:
(List name and position)

- a. Farm implements _____
- b. Multi-purpose building _____
- c. Office Equipments _____

8. Are proper receipts issued in the operations of the equipments?

Yes No, why _____

9. In cases of mechanical breakdown, what measure does the operator do?

- a. inform the SN president
- b. fix it himself
- c. find a mechanic
- d. request assistance from supplier
- e. others (specify)

10. Are there SN members who own farm implements before the SNSP?

Yes None

11. How many members patronize the project?

- a. all the members
- b. only a few
- c. about a half
- d. more than half

X. The Loan Operation

1. Do you think the SNSP loan package is effective in hastening the development of the SN?

Yes No
Why _____

2. How much of the loan package did your SN avail off?

- a. the maximum of ₱33,000
- b. below ₱ 33,000 (specify amount) _____
why _____

3. When is/was your first amortization ? _____

4. When was actual payment made? _____

5. How does your SN utilize the amount in excess of the loan amortization?

- _____ a. engaged in other business activity (specify)
- _____ b. used to finance management take over
- _____ c. kept in the bank (specify) _____
- _____ d. others (specify) _____

6. How are the amounts restituted? _____

7. If your SN defaults, what could be the causes? _____

8. What measures do the Board of Directors resort to solve defaults?

9. If your amortization is restructured, do you think your SN can pay the loan under the new schedule?

_____ Yes _____ No, why _____

F. Leadership Development

1. What factors influence members to choose their Board of Directors?

- _____ a. influential in community in terms of social status
- _____ b. have leadership qualities
- _____ c. they are recommended by the technician, MA personnel, e

2. a) How often do the Board of Directors and General Assembly meet?

Frequency	BD	GA
a. once a month	_____	_____
b. quarterly	_____	_____
c. twice a month	_____	_____
d. annually	_____	_____
e. others (specify)	_____	_____

b) How many members attend?

	BD	GA
a. only a few	_____	_____
b. about half	_____	_____
c. more than half	_____	_____
d. all th/ members	_____	_____

c) What topics/areas are discussed during the meetings?

3. Is the General Assembly consulted by the Board of Directors regarding important decisions?

_____ Yes _____ No, why _____

4. How often does your SN hold election of officers?

- a. annually
- b. once since organization
- c. twice since organization
- d. others (specify) _____

5. What committees in your SN are active (check those active)

- a. Audit & Inventory
- b. Finance & Management
- c. Education & Training
- d. Leadership development
- e. Farm Mechanization
- f. Multi-purpose Building
- g. Records Keeping
- h. Others (specify) _____

6. What training, seminar or workshop conducted by the SNMF have you or other members attended?

- a. Pre-membership Educational Program
- b. Leadership Training
- c. Skills Development
- d. Records Keeping and Management
- e. Others (specify) _____

7. What benefit/s have you or your SN gained from those trainings?

8. What other types of training do you want to be conducted to improve your Samahang Nayon?

G. Others

1. Do you think there was an increase in the level of interest in the SN since the implementation of the project?

Yes No, why? _____

2. How do you compare your compliance with the savings program before and with the SNMF? If answer is (b) or (c), why?

	<u>Before</u>	<u>With SNMF</u>
a. Contributed regularly	_____	_____
b. Seldom contributed	_____	_____
c. Never contributed at all	_____	_____
d. Others (specify) _____	_____	_____

If (b) or (c), why? _____

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3. Where do you deposit your savings and secure your loans (Personal account)

- a. PNB
- b. Rural Bank:
- c. CDB
- d. Commercial Bank (specify) _____
- e. Others (specify) _____

4. What was the impact of the implementation of the SNSP in the barangay?

- a. Provided savings for the members
- b. Increased crop yield
- c. Increased income
- d. Fostered cooperation among members
- e. Developed potential leaders
- f. Others (specify) _____

5. How was your SN affected by the implementation of the SNSP?

- | | | |
|--|--|------------------------------------|
| <input type="checkbox"/> more active | <input type="checkbox"/> less active | <input type="checkbox"/> no change |
| <input type="checkbox"/> more efficient | <input type="checkbox"/> less efficient | <input type="checkbox"/> no change |
| <input type="checkbox"/> more productive | <input type="checkbox"/> less productive | <input type="checkbox"/> no change |
| <input type="checkbox"/> more honest | <input type="checkbox"/> less honest | <input type="checkbox"/> no change |
| <input type="checkbox"/> more orderly | <input type="checkbox"/> less orderly | <input type="checkbox"/> no change |

If less or no change, explain why? _____

6. What advantages did your SN or you get from joining the SNSP?

What disadvantages, if any?

7. What comments/recommendations can you give regarding the SNSP?

Regarding your SN?

EXECUTIVE SUMMARY
SAMAHANG NAYON SUPPORT PROJECT EVALUATION REPORT 1982

INTRODUCTION

The SNSP evaluation of 1982-83* was the second of the series of evaluations since the project started in 1979. As provided for in the Project Agreement, the evaluations were designed to measure the impact of the project on the farmer beneficiaries in some 52 pilot sites nationwide, i.e., benefits derived by the SN from the project's four major components:

- 1) the construction of multipurpose buildings,
- 2) installation of farm implements,
- 3) records keeping and accounting system, and
- 4) leadership development.

The evaluation was also aimed at providing the SNSP Management Committee feedback on the project in order to modify existing policies and/or institute procedures for smooth project implementation in the future.

The study covered 52 SNS to whom loans were extended between 1980 and 1983, representing around 1,500 farmer-members. A sample of some 273 farmers or 18% consisting of two officers and three members per SN selected at random as respondents. Likewise, 15 SNSP technicians were interviewed. The activity was conducted in 47 days beginning March 4, 1983 to April 21, 1983. The study teams consisted of representatives from participating agencies, namely, BCOD, USAID, and OBM.

FINDINGS

In general, the study indicated good acceptance of the project by the farmers. The project has motivated the active participation and interest of

*Evaluation financed by the Bureau of Cooperatives Development.

the members after years of inactivity. The participating SN's now serve as a forum of learning, savings and discipline. The project further fostered unity among members and developed their capabilities to manage an economic activity.

The project evaluation sought to answer questions related to group financing, specifically, whether the system of channeling credit to an organization could be an efficient credit extension system. Although the SNSP offered credit on "very soft lending terms," the farmers expressed that such is necessary when credit assistance to SNS is yet to be proven feasible.*

The study also identified the important role that the SNSP technicians played in the implementation of the project. As implementors, technicians serve as the government's direct link with the farmers responsible for the transfer of new agricultural technologies. As change agents, technicians could be credited with the farmers' renewed acceptance of government efforts to improve their livelihood. Farmers are now aware that they are government indispensable partner in countryside development.

It was found that SNSP technicians received adequate support from the Ministry of Agriculture, although varied responses were gathered as to who their direct supervisors are. This is due to unclear delineation of functions in the organizational structure of the project. This problem, however, does not affect the technicians' efficiency. Technicians also play a key role in the repayment of loans. Since the project is nearing completion (December 1983), there is a need to provide measures for their continued technical assistance particularly at the critical phase of loan amortization.

*A number of SN's have "graduated" to securing loans at non-subsidized rates of between 12-18% provided by cooperating rural banks. The higher rates of interest is not a critical constraint to SN development.

1. Construction of facilities and procurement of equipment: As regards SN projects, farmers expressed satisfaction on the benefits they derived from them. Most SNS financed equipment and facilities like power tiller, rice threshers, multipurpose building, corn sheller, etc. as part of their counterpart to the SNSP loan. This SN counterpart is either from SNS accumulated savings, labor, donated lots for the construction of multipurpose building or funds from other sources such as personal contributions.

The study indicated that farm equipment acquired from the project like threshers and handtractors can no longer service all the needs of the members due to the increasing demand and volume of business forcing the board of directors to request for additional loans from the SNSP or utilization of the excess savings after deducting repayments to purchase additional farm implements.

2. Leadership Training: The leadership development program under the project was an effective tool in harnessing leadership capabilities of members in the Samahang Nayan. This was demonstrated by increased members participation in the affairs of the organization, frequently held meetings and willingness to assume responsibilities in the organization.

3. Records Management: Installation of proper record management and simple accounting system has been one important activity of the project. With the increasing business operations of the SN, the subject has become even more important to the farmers especially in regard to: 1) increased and improved membership participation, 2) need for better information to give proper direction to SN activities, and 3) instilling membership confidence in their officers. The simple record management and accounting system developed under the SNSP has been adopted by other SNS which are not yet covered by the project, which indicates that it is effective and understandable.

4. Loan Operations: The loaning operation of the project has been perceived by the farmers as an effective credit assistance to the farmers. The maximum ceiling of ₱33,000 is considered just enough to meet their initial economic activities. However, SN's have had to put up counterpart funds when the project's cost exceed the ceiling as in the case of purchase of rice mills. The loan policy and pocedures is seen as less stringent compared with other credit assistance. The delivery mechanism is prompt and timely to the farmers' needs.

The repayment rate of the project (73% on the average) is relatively higher compared to other credit assistance. This is due to a very low interest rate of 3%. It should be noted that the principal purpose of the project, however, is not to provide subsidized credit but to test whether or not the SN as an organization could be a viable client to rural financial institutions whose doors remained closed to rural organizations.

Farmers responses are encouraging. Some replied they could pay their loans in two or three years barring natural calamities. The study showed that more than 50% are paying their amortization on time. Apparently, they are now more conscious of their obligations to the government in contrast to the dole out mentality of the past.

The failure of some SNS to repay is primarily due to the following reasons: (1) improper maintenance and mechanical breakdown of farm implements; (2) lack of coordinátion among members and officers; (3) too many collectibles from members who availed the services of the equipment on credit; (4) crop losses due to drought, plants pest and diseases and floods; and (5) lack of officers and members to work full time on the project.

The impact of the project has influenced the policy makers of the Cooperative Marketing Project to allocate loan fund to the SNs with the launching of the companion Samahang Nayon Financing Program under the BCOD.* Similarly, the Samahang Nayon is being utilized by the KKK program as a potent vehicle for rural development, the Samahang Nayon Assistance Program (SNAP). This goes to show that the project has succeeded in its attempt to focus government attention to the SN as a viable economic organization.

RECOMMENDATIONS

- Select honest and dedicated officers of SNs who could initiate group actions and motivate members to participate in any SN undertaking.
- Periodic supervision of technicians and visitation of pilot projects by agencies involved. Designing of complimentation programs with the MA to bring closer supervision and coordination among the MA local personnel.
- Emphasis on records keeping and accounting system to keep the trust of the SN members, encourage participation among the SN members.
- Diversification of project activities to maintain the viability of the SN projects
- Provide adequate training for technicians on skills, project management and agribusiness.
- Designation of Area Project Coordinators to supervise and monitor activities within each regions.
- Conversion of technicians contractual position into permanent appointment, and
- Reloaning of funds from remittances and interest to other viable SNs to cover more SNs.

*GOP counterpart financing fund established under the continuing GOP CM Project.

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