

MANUAL ON GUIDELINES AND PROCEDURES FOR PARTICIPATION OF WOMEN IN INCOME-GENERATING PROJECTS



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FOR PARTICIPATION OF WOMEN IN
INCOME-GENERATING PROJECTS**

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National Commission on the Role of Filipino Women
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Foreword

The development, pre-testing and careful study of strategies to promote the participation and integration of women in national development efforts continue to be a major task of the National Commission on the Role of Filipino Women (NCRFW).

One strategy studied and carefully pursued for the past five (5) years is the development and implementation of income-generating projects for women. Results of projects' experiences, insights/lessons and major findings on women's participation in the implementation of income-generating projects are being shared generously with all the women's organizations, agencies and institutions concerned with and interested in developing economic programs for women through this Manual.

Findings and analysis contained in the Manual have not been limited to NCRFW-funded projects. Lessons and experiences from other projects assisted in anyway by the NCRFW were also included.

The Manual provides helpful information on recommended types and schemes of income-generating projects (IGP's) adaptable for women; enumerates criteria that may serve as guidelines in the preparation of project documents on IGP's for women; gives useful hints on project appraisal and the writing of project proposals; and suggests procedures for submission, appraisal and approval of projects.

Likewise, the Manual discusses important points on effective conduct of monitoring and evaluation of projects for community-based women's organizations.

The Manual is the first of a series of program guides on women's active involvement in economic, educational, health, socio-political and other development programs.

Acknowledgments

We wish to express our sincere thanks to all our *Balikatan Sa Kaunlaran* women leaders for their invaluable help and contribution to the realization of this Manual; to Mr. Luis P. Morales for his most valued technical support; and to all those who provided us with the inspiration and courage to carry on the preparation and completion of this Manual.

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Introduction

RATIONALE

One of the goals of the World Plan of Action for the International Women's Decade is "to increase employment opportunities for women".

Pursuant to this, one of the main objectives adopted by the National Commission on the Role of Filipino Women (the national government machinery for enhancing the integration of women in development), is to "ensure the fuller integration of women in economic development".

Along this line, and in order to establish a logical and scientific basis for the recommendation of economic programs and policies for nationwide implementation, NCRFW saw the need to pilot income-generating projects in the different areas of the country through the structure of *Balikatan Sa Kaunlaran*.¹

This identified need was tackled and presented to women leaders in a series of multi-regional workshops held in Baguio City, Antipolo, Cebu, Iloilo, Zamboanga and Davao City where several types of IGP's were programmed for implementation for the purpose of:

- attaining better economic self-sufficiency and increasing the income of the family;
- maximizing the utilization of women power; and
- improving women's management capability.

This move was founded on the premise that "it is essential to integrate women in rural development through expanded opportunities for employment".

Thus, the types of IGP's identified and recommended for piloting were implemented as programmed. At the onset, the span of time embraced by the piloting period became critical as NCRFW was forced to contend with:

- loose structure of the implementing organization;
- inexperienced/unskilled managers; and
- criticisms and unfavorable opinions of groups and individuals who were skeptical about the piloting thrust.

The resulting experience was characterized by a number of problems encountered; series of negotiations with agencies approached; and revisions of operational plans and strategies. Nevertheless, good or otherwise, such experience was worth all the time, money and effort expended. Without it, development of programs for women and all other goals and objectives in expanding the range of women's economic roles would have not made a single step to fulfillment.

Thus, in its desire to provide guidelines to agencies wishing to go into funding or developing of women's programs, and to teach women's organizations certain applicable strategies, practical and technical methods or procedures, and supplementary skills in developing or operating women's IGP's, NCRFW prepared this *Guidelines and Procedures for Women's Participation in Income-Generating Projects*, a collated documentation of all learnings or lessons derived from the piloting of income-generating projects by women's organizations.

¹ *Balikatan Sa Kaunlaran* or BSK is a national strategy to facilitate women's integration in all aspects of development. It is supported and sustained by a structure from grassroots (barangay unit) through municipal chapters, city and provincial councils coordinated by the Regional Aggregations, on to the BSK National Organization.

OBJECTIVES AND FINDINGS IN PILOTING OF PROJECTS

The NCRFW has the general aim of testing strategies for enhancing participation of women in income generation by piloting 20 IGP's all over the country.

These projects had been evaluated and corresponding findings were documented. The evaluation revealed several essential points that are relevant to women's development and could be used as reference in the preparation of programs for women regarding economic productivity.

GENERAL OBJECTIVES

To test strategies for enhancing the participation of women in income generation through women's organizations.

SPECIFIC OBJECTIVES

1. Determine types and schemes of income-generating projects adaptable for women.
2. Identify effects of women's active participation in income generation in relation to their other expected roles in the family and community.
3. Identify schemes in developing skills of women's organizations in managing income-generating projects.
4. Develop a system of mobilizing linkages between women's organizations and funding/service institutions for a more effective coordination and implementation of women's income-generating projects.
5. Have a basis and come up with policy guidelines and procedures that would serve as reference for the development and implementation of income-generating programs for women.



RECOMMENDED TYPES AND SCHEMES OF INCOME-GENERATING PROJECTS ADAPTABLE FOR WOMEN



1. SEWING, WEAVING, CROCHETTING AND OTHER RELATED ACTIVITIES

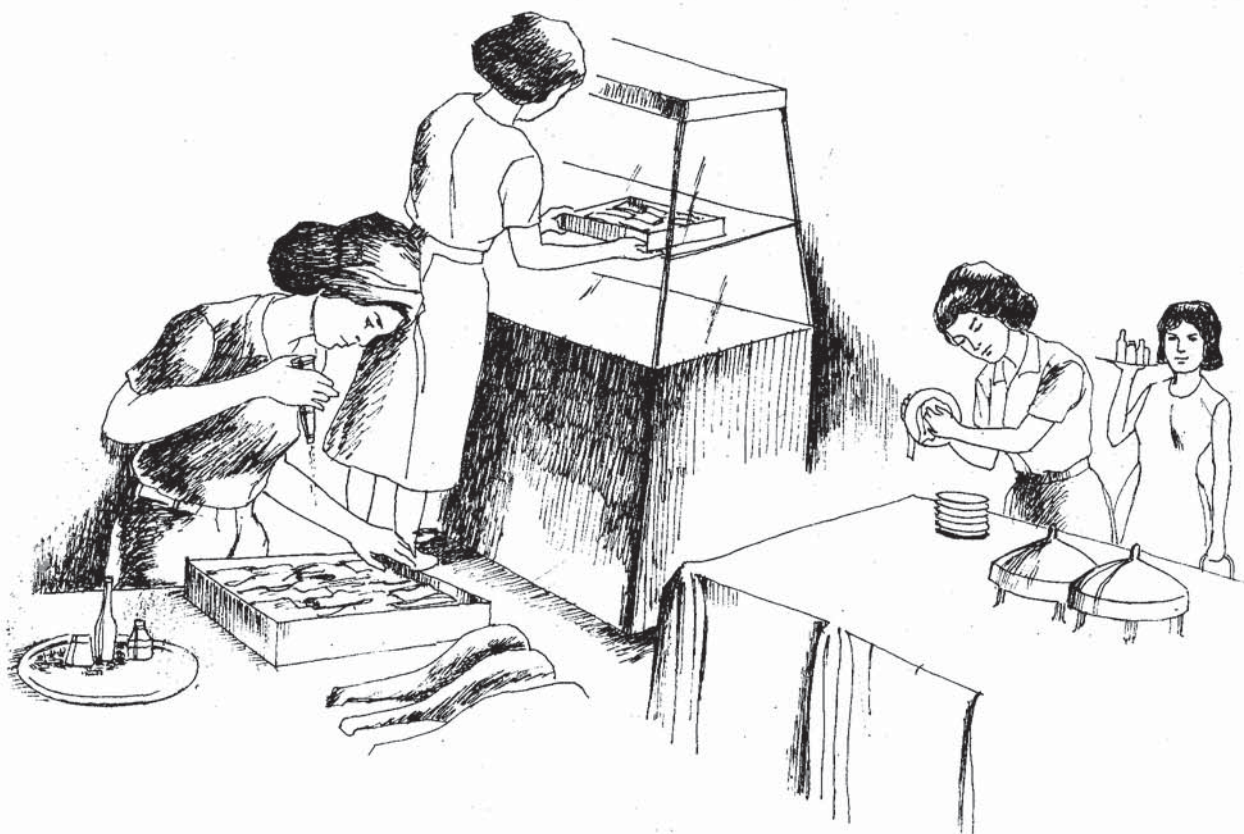
These types of projects are especially suited to women because these do not call for heavy labor.

For clients whose level of skills are still low, it is suggested that local markets be targeted instead of department stores in the cities. Local markets such as the neighborhood, public markets or small bazaar can be targeted. Chances for expansion of the project are, however, limited. An advantage of this is that mothers can do the work in their own homes and will therefore, not require prolonged absence from the house during the day. Purchase of raw materials and marketing of products could be undertaken as a group by the clients.

Many export garment factories sub-contract the production of their goods. They provide all the materials needed and the clients provide the labor. After the goods are finished, the factories collect them and pay the corresponding cost of labor on a per piece basis. While this scheme looks quite easy to get into, it calls for top level of skills to avoid or at least minimize a high rate of rejects which could discourage them from further pursuing the project. If one is to go into this

scheme, upgrading of skills of the participants should be done. (Please be forewarned that rates paid by these export garment factories for sub-contracted labor could be exploitative.)

Establishment of production centers is necessary if the target market of the project demands high quality and big volume of production. (Naturally, upgrading of skills of the participants is necessary to meet the standard quality of products.) Quality, volume and cost control would be much easier to achieve if items are produced in a production center. This scheme also calls for more sophisticated management skills. It might necessitate the hiring of a "professional manager" on a full time basis. However, the members of the organization should be given training in management so that they may become knowledgeable in the operations of the project. It will discourage the "professional manager" from mismanaging the project and its funds if she is aware that the members know how the project should operate. If the number of clients involved in the project is enough, a cooperative could be set up, making the project operate following cooperative principles.



2. FOOD PROCESSING AND RELATED ACTIVITIES

Projects falling under this type are practical for women. Most women have experiences in food processing, at least, for home consumption. However, they must be trained in proper handling, storing and packaging.

Individual home-based production is more practical if a group is to produce different kinds of food. However, they should not be in direct competition with one another. Marketing of their produce could be done through several means such as:

- * house to house or office to office **peddling**;
- * putting up of stalls in busy areas like schools, public markets, bus stops, etc.;
- * supplying canteens and restaurants.

Group production will be necessary if the group is to go into catering services. Now that the prices of food have gone up, agencies and organizations sponsoring conferences, seminars and the like, are looking for cheaper sources of food for their snacks and meals.

Since the overhead expense of the community group is very small, they easily quote prices lower than those quoted by canteens and restaurants. One disadvantage of this scheme is that the market is not regular and, therefore, so would be the income of the members.

With the help of the other members of their families, they could combine cooked food retailing and catering. When catering services are contracted, the other members of the family could take charge of producing and marketing the food to be sold in retail. This is to ensure the retail buyers of a regular supply.

If a good space could be rented, the group could put up a canteen that would cater to students and the lower income earners. The demand for food of these target markets is not sophisticated. They are more after quantity rather than quality. The canteen can provide employment to women from low-income families as waitresses, dishwashers, and cooks. The canteen can also provide catering services, but it will have to cover-up for higher overhead expenses.

3. LIVESTOCK RAISING

This is a favorite activity among rural women. Livestock commonly raised are swines, chickens, ducks and goats.

The most common scheme is backyard raising. Mothers do not even consider backyard raising as work. It does not need much of their time and even their young children can assist in feeding the livestock and cleaning the pen. They feel that the activities necessary for backyard raising are very light. Even though they feel that backyard raising is very simple, trainings in care and management of the livestock are necessary to upgrade or modernize their skills since most of the livestock (especially swine and chicken) being sold and raised for commercial purposes are hi-breeds and necessitate a different way of raising than native ones.

Pig dispersal is quite popular. There are several variations of this scheme. Some agencies provide feeds and piglets for fattening to clients who, in turn, raise the piglets up to selling time. After the piglets are sold, the clients return the cost of piglets and feeds to the funding agency. Other agencies provide only the piglets. These are those agencies that provide piglets to be raised as sows. After the sows have farrowed, the client returns the healthiest female piglet and is in turn dispersed to another client who will repeat the process.

If the project is pig fattening, the setting up of a communal farm could be considered. The communal farm will supply the piglets needed by the clients. With the farm owned and operated by the group, piglets could be sold to the members at a lower price. The communal farm will need a regular staff who will take charge of the care and management of the sows and piglets. Rotation of responsibilities in the care and management among members is not suggested. It could lead to disease contamination if many people will go in and out of the farm. It is also said that pigs respond better to a regular caretaker.

The number of chickens and ducks to be raised should be limited while the project is just starting. This is necessary especially when the project implementor is a beginner in such kind of project. The limited number (50 to 100) that they will raise will serve as their on-the-job training. Theoretical and practical trainings in the care and management of chic-

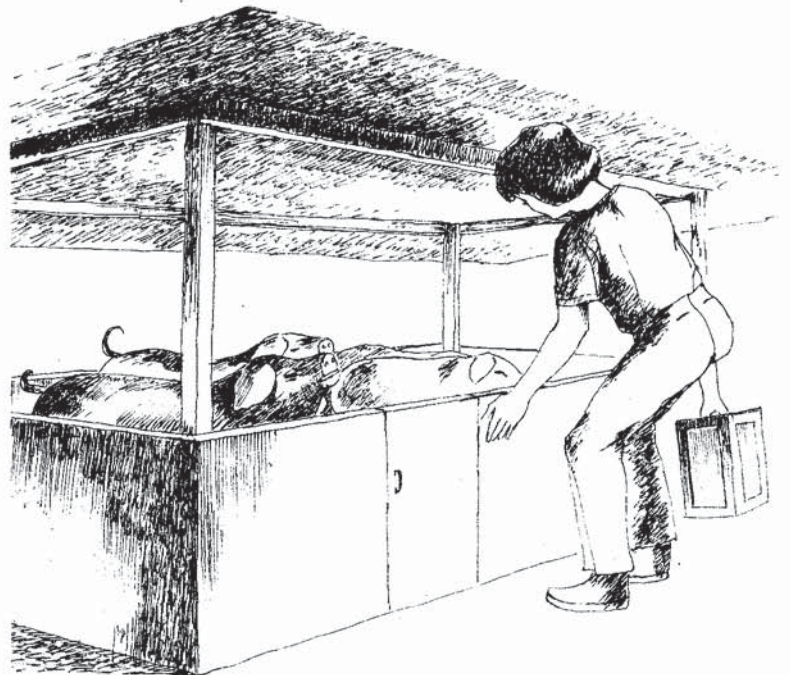
kens and ducks are very necessary because these livestock are delicate to handle.

Goats are easier to raise and do not need big operating capital. These animals thrive on grass. Female goats could also be sources of milk to provide nutrients needed by the family. Goat's milk is said to be next to mother's milk.

In any backyard livestock raising project, purchasing of production inputs and marketing of the produce could be done as a group.

In choosing the kind of livestock project to go into, profitability should be carefully studied and analyzed.

Regular technical assistance from agencies like the Bureau of Animal Industry should be sought to assist the clients in monitoring their livestock.



Piggery project has become a common income-generating activity among women.



4. CROP PRODUCTION

Women can engage not only in vegetable production, but also in propagation and selling of ornamental plants.

With the assistance of other members of the family, the mother could engage in backyard vegetable raising for family consumption and retail to neighbors. This will assure the family of sure supply of nutritious foods and additional income. Though the additional income that could be derived from this scheme is not dramatic, the savings from not having to buy vegetable could also be considered as additional income to the family.

Idle lands are now being leased or loaned out for free to interested individuals or groups for food production program through proper coordination and representation. Women can take this opportunity to go into production of ornamental plants or vegetable for commercial purposes or for home consumption. However, commercial production necessitates the involvement of other members of the family and/or hiring of laborers. Before any commercial production is done, training in care and management and identification of potential markets should be accomplished.

This type of project needs technical assistance from the Bureau of Plant Industry particularly on the care and management of the plants.



5. VENDING AND TRADING

This type of project develops the entrepreneurial capabilities of women. It also enhances public relations of beneficiaries while promoting the products.

The project can also be implemented within the confines of the beneficiary's home. She could put up a "sari-sari" or retail store that would supply the basic necessities of the neighborhood. If she becomes popular in the community as a supplier of a particular or several items, customers will go to her house to buy. She should be very keen on what items her target buyers need and want.

Vending of household items, clothes, pre-canned foods and other items could be done house-to-house or office-to-office. The woman has to devote more time to this scheme since she is dependent on the number of houses or offices she could reach. She also needs bigger capital since goods are usually bought on credit and paid for only during paydays. She should be able to identify goods wanted by her target buyers.

Cooperative stores could also be put up to service a large number of members. Goods to be sold should be basic home necessities like soap, sugar, salt, etc. and at prices lower than those sold in the area.



6. LOAN ASSISTANCE

Members of a community-based women's organization do not necessarily have to engage in the same type of project to implement an income-generating program. This is especially true in areas where interests and skills of the beneficiaries vary. Instead of choosing a single type of project, the organization can go into a loan assistance or credit cooperative program.

Members are asked to prepare simple project studies that would serve as a basis for funding. A training on simple business management will help the beneficiaries acquire better understanding of their individual projects and develop responsibility in paying back loans. The loan assistance program also serves as a training ground for beneficiaries to utilize regular credit facilities like government programs, credit cooperatives and others.

Depending on the number of beneficiaries and readiness of the group, a credit cooperative could be organized which would provide credit facilities for micro-business of members.



**EFFECTS OF WOMAN'S ACTIVE PARTICIPATION IN INCOME GENERATION
IN RELATION TO HER OTHER EXPECTED ROLES IN THE FAMILY
AND THE COMMUNITY**



1. Family

- Expectations of family members from the woman in terms of carrying out household chores can be reduced. Housekeeping and other family responsibilities are therefore shared among the members of the family. The sharing of responsibilities leads to closer ties in the family since everybody contributes to the managing of the family and the household.
- Efficiency in managing the family and the household is enhanced when skills and methods acquired in managing income-generating project is applied at home. The efficiency generated gives the woman more time to devote to earning additional income and becoming more involved in community activities. Thus, the woman is able to appreciate deeper her status in the family and community.
- Due to the additional income generated by her involvement in an income-generating project, the woman's burden in budgeting family finances or

what is more popularly known as "making both ends meet" is eased. The status of the woman in the family is enhanced since she is not only looked-up to as treasurer of the family, but also as provider.

- Involvement of other family members in the income-generating project of the woman usually results in closer family ties. The other members feel their worth in helping provide for the needs of the family.
- Too much involvement of the woman in income-generating activities, however, could also lead to the neglect of family responsibilities which may lead to deterioration of family relationships. Safeguards need to be set up.

2. Community

- The capabilities of women in meeting priority community needs are recognized.
- Experiences learned by women from undertaking income-generating projects as a group develop better motiva-

tion to be involved in projects that would meet other community needs. Management skills acquired also make them better prepared to participate effectively. They also become more willing to shoulder a counterpart in the funds needed to implement community projects.

- Successful income-generating projects inspire other organizations to go into

similar ventures. The women themselves are called upon to share their own skills to these groups which gives new dimensions to their status as partners in development.

- The success of their income-generating project and the new-found status in the family and community, however, may threaten other community leaders and organizations.

SCHEMES IN DEVELOPING SKILLS OF WOMEN'S ORGANIZATIONS IN MANAGING INCOME-GENERATING PROJECTS

1. Training of Officers and members/beneficiaries in simple business management.

Many people believe that availability of raw materials and the possession of the necessary production skills and capital are enough reasons to engage in income-generating projects. Little or no attention at all is given to the marketing, financial and personnel aspects of the project. Thus, one often encounters questions like:

- Where do we sell our products?
- Where can we borrow more funds?
- How do we motivate our members to produce goods of higher quality?

Production of goods without markets, development of projects not within the financial capacity of the organization, and having members who are not motivated to produce products of higher quality could be avoided if the organization has better knowledge and skills in managing an income-generating project.

Simple business management training is a must to equip the organization with the necessary skills to plan, implement and evaluate an income-generating project that will really benefit the members.

2. Active participation of members/beneficiaries in the planning, implementation and evaluation of the income-generating projects.

It is not unusual to find supposedly organizational income-generating projects being managed by a single person. Members/beneficiaries practically act as laborers with hardly any skill or knowledge on what is happening in the other aspects of the project. Since only one person is knowledgeable about the different aspects of the project, her resignation from the project could lead to its collapse because nobody could take over the functions. Another disadvantage is that the person could mismanage the funds of the project.

Active participation of members/beneficiaries of the project does not only prevent dependence on one person and mismanagement of funds, but also motivates them to become more responsible for the success of the project.

3. Organization of committees or task forces to manage different aspects of the project such as production, marketing, finance and personnel.

Setting up of committees ensures shared management of the project. Thus, resignation of one or two persons will produce no adverse effect on its operation. Committees could go on performing their functions until new members are elected to take over the positions of those who resigned.

Special training should be given to the committee members to better equip them

with the necessary skills to efficiently carry out their functions.

Each committee should report to the members the status of what they are managing during regular meetings.

Formation of committees discourages or makes it difficult for a person or "professional" staff to mismanage funds.

4. **Periodic assessment of the managerial performance of project officers and committees by the general membership/beneficiaries.**

Assessment by the general membership/beneficiaries of the managerial skills of project officers/committees will make the latter more motivated in performing well. It will also give the former an op-

portunity to reprimand or ease-out erring or ineffective officers and committee members.

5. **Publication of success stories and "how to" manuals.**

Being aware that other women of the same level could successfully implement income-generating projects would motivate hesitant women's groups to engage in the same type of project. They will also know the important aspects to look into.

"How to" manuals become simple guidelines to women's groups on how to plan, implement, and evaluate certain types/schemes convenient in augmenting whatever trainings they have had.

DEVELOPING A SYSTEM OF MOBILIZING LINKAGES BETWEEN WOMEN'S ORGANIZATIONS AND FUNDING/SERVICE INSTITUTIONS FOR A MORE EFFECTIVE COORDINATION AND IMPLEMENTATION OF WOMEN'S INCOME-GENERATING PROJECTS

1. Make an inventory of agencies with programs for women in the barangay, municipal, provincial, regional, national and international levels. Such inventory should consist of types of services/resources each agency offers, the pertinent policies, objectives, and if possible, names of key officials.
2. Form an inter-agency committee or task force composed of organizations or entities with programs for women for closer coordination. It should be guided by goals and principles and must set standard pattern for supporting women's programs and projects.
3. Liaise between the women organization and concerned agency and see to it that the project strategies and activities are properly implemented and services timely delivered.
4. Coordinating agencies should be involved from the planning to evaluation of the project. They should also be asked to endorse the project proposal to the funding agency. The involvement of the agency in all phases of the project and its endorsement for funding makes it feel that the success of the project is its responsibility.

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CRITERIA FOR FUNDING

Since one of the National Commission on the Role of Filipino Women's thrusts is economic self-sufficiency for women and the family, criteria for funding of income-generating projects have been set.

This manual enumerates the criteria that will serve as guidelines in the preparation of project documents on IGP's for women.

CRITERIA

I. PROPONENTS

A. Community Organization

1. Must have clearly defined objectives as an organization understood by every member.
2. At least 50% of the members and officers are women.
3. Must have a unit/sub-organization in the locality where the project is to be implemented.
4. Must have previous successful experiences in implementing at least 2 simple projects i.e. cleanliness, fund raising.
5. Must have majority of the members actively participating in the activities and projects of the organization.
6. Must have a set of officers performing clearly defined functions.
7. Must have officers who are credible as attested by residents and other key informants in the community.
8. Must have been registered with the SEC or earned credibility and have been well-recognized as an organization as attested by the members of the community.
9. Members must have adequate financial and material resources to support its counterpart in the proposed project.
10. Must be able to keep records and be willing to open the project's book of accounts to members and funding agency.

11. Proponents must be able to share findings and recommendations that would contribute to the formulation of policies pertinent to the development of women's program.

B. Formal Institution

1. Must have had experience in providing extension services to low-income communities.
2. Heads of the institution must have approved the proposed project.
3. Must designate regular staff to provide training and technical assistance to the target beneficiaries.
4. The institution, as proponent, must provide counterpart in funding the proposed project.
5. Must be willing to keep separate accounts and have its book of records open to the funding agency.
6. Proponent must be able to share findings and recommendations that would be contributory to policy formulation regarding development of women's programs.

II. PROJECT

1. Must have clearly defined and measurable objectives.
2. Impact indicators should be determined for proper evaluation of result.
3. The objectives of the project must be contributory to the attainment of the objectives of the Philippine Plan of Action for Women.

4. The project must integrate a component for the promotion of women's participation and must include provisions for the enhancement of her dignity as a woman.
5. It must highlight the development and utilization of women's capacities and must specifically provide for the training of women in IGP management.
6. The proponent/beneficiary must provide for an equity or counterpart to the funding of the project.
7. Local resources and programs and services of local agencies concerned must be mobilized in the operation of the project.
8. Projects being proposed as a pilot venture must result to formulation of policies or adoption of strategies and methods for the enhancement of women's participation in income generation.

III. BENEFICIARIES

1. Must have recognized the need for the implementation of such project.
2. Must have the willingness to participate and cooperate in the progress of the project.
3. Must have active participation in the planning, implementation and operation of the project.
4. Must have time and be able to contribute skills relevant to the project.
5. Must be members of the recipient organization.
6. Majority of the beneficiaries and implementors should be women.
7. Must have a monthly gross income of not more than P700.
8. Priority should be given to those with three (3) children and above.

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Some Guidelines in

- Preparing Project Proposal
- Monitoring and Evaluation

HOW TO PREPARE A PROJECT PROPOSAL

Project proposal is a document submitted by an organization to a funding agency for consideration. The project proposal shows how the project was planned and how it will be implemented and evaluated. It becomes a basis for deciding whether a proposed project is worth funding or not.

In appraising the project proposal, the following aspects are considered:

1. Criteria of the funding agencies

A funding agency has its own thrusts or areas of concern. Project proposals that fall within its area of concern are given top priority. Thus, projects that fall within the area of concern and which meet the set of criteria of the agency have more chances of being funded.

2. Consistency of the proposal

Added to clearly defined and measurable objectives, identified strategies or means should lead to its attainment. The plan of work should show a step-by-step process on how the strategies would be implemented. The proposed budget of the project should be enough (not more or less) to fund its implementation. Always remember that the budget is a translation of plans into monetary terms and therefore should be consistent with one another.

3. Capacity of the proponent to manage the proposed project

Many proponents, particularly community-based organizations, plan projects that are not within their capacity to manage. The proponent must be honest enough in appraising its managerial capabilities. It should not bank on the hope that the project would be approved even if it is not within their capacity to manage. Even if the fund-

ing of the project is approved, its implementation would surely surface the proponent's lack of managerial skills. Funding agencies are very particular about this short-coming.

4. Skills of the person appraising the project proposal

If the person in charge of appraising the project proposal lacks the technical skill to do so, assistance should be sought from knowledgeable individuals or concerned agencies. The variety of income-generating projects makes it impossible for an appraisal officer to be well-versed in all of them.

Approval for funding of a project based only on the proposal received is usually not enough, especially if the amount being sought is substantial. Project proponents should be interviewed. A visit to the proposed site of the project should be done to interview target beneficiaries and key informants in the community and an ocular survey should be made. Meetings with representatives of cooperating agencies might also have to be conducted. These are necessary to be able to confirm the data contained in the project proposal and if necessary, to have a solid basis for recommending changes in the project plans.

PROJECT PROPOSAL WRITING

Before submitting a project proposal to a funding agency, one has to find out the following:

- its criteria for funding and types of projects being considered
- the format being used by the agency
- additional documents expected to be attached to the proposal
- the procedure it follows in receiving proposals

Different funding agencies have different formats for project proposals. It will save the proponent a lot of time if he will follow the format of the funding agency and include in-

formation and documents expected.

Most funding agencies ask that the following information be included in a project proposal:

1. Identifying Information.

This section shows basic information about the project.

a. Project Title : Matangtubig Women's Income-Generating Project

Project Type : Food Processing

Project Site : Matangtubig, Gapan, Nueva Ecija

b. Target Direct Beneficiaries:

30 women/mothers from low-income families

c. Proposing

Organization : Balikatan Sa Kaunlaran, Gapan Chapter No. 24 delos Reyes St., Gapan, Nueva Ecija

d. Cooperating Agencies

: Ministry of Agriculture
Ministry of Social Services & Development
NCRFW

e. Project Cost

Financial Assistance Being Sought : XXXX
Proponent's Counterpart : XXXX
Beneficiaries' Counterpart : XXX
Total Project Cost : ₱XXXXX

2. Objectives of the Project

The project objectives show what results are expected within a given period of time with the implementation of the project. To become clear guides to the proponent and beneficiaries, the objectives should be started in specific and measurable term.

Examples:

a. At the end of one year, 30 mothers will generate an average additional income of P200/month.

b. At the end of one year, 30 mothers will demonstrate skills in managing an income-generating project.

c. At the end of one year, 30 mothers will be actively involved in at least two development projects that will benefit the community.

3. Brief Summary

This section is a brief description of how the project will be implemented to be able to attain the objectives set. It is a summary of the plans made.

4. Justification of the Project

The status of the target beneficiaries should be described in this section. The basis for the need of the project should be explained. It should also show the involvement of the target beneficiaries in the planning of the project and how the project would alleviate their plight.

5. The Proponent

In this section, history of the organization and its involvement in community activities should be described. It should specify the different community projects implemented by the proponent and the corresponding beneficiaries. The reasons as to why the officers believe they could effectively manage the type and size of the project being proposed should also be explained.

The structure of the organization and listing of officers may be included in this section.

6. Project Information

The detailed information on how the project will be implemented in order to attain the objective is described in this section. In an income-generating project for women, the following information are expected:

a. Overall Management of the Project

It will show how the project will be managed, what positions will be put up and the corresponding responsibilities.

ties and who will be assigned to each position. Qualifications of people who will handle key positions should also be enumerated.

A description on how members/beneficiaries will be involved in the implementation, monitoring and evaluation of the project should be included in this portion, as well as roles of cooperating agencies.

Monitoring and evaluation procedures should also be part of this portion.

b. Provision for enhancing women's dignity and participation in the community

Many supposedly women's projects only made women income earners and did not really contribute to the enhancement of their dignity and participation in the community. The strategies or types of activities that would be implemented to insure that women's dignity and participation in the community is enhanced should, therefore, be enumerated and explained.

c. Marketing Plan

The marketing plan should at least include the following information:

- Description of the product/s and of the beneficiaries
- Target buyers (be as specific as possible)
- Target volume of sales
- Terms of sales - cash, credit, installments, retail, wholesale
- Promotional activities

d. Production Plan

The production plan will include the following information:

- Description of the process to be employed
- Tools and equipment needed
- Raw materials needed
- Volume/frequency of production

- Number of beneficiaries to be directly involved in production
- Sources of production inputs
- Production site

e. Financial Plan

The financial plan will include the following information:

- *Uses of funds or more commonly known as budget*

This is a detailed description of the different items needed for the project and the corresponding costs.

- *Sources of funds*

It will show where funds needed will come from. Which would be the counterpart of the proponent? Of the beneficiaries? What items would be funded from the financial assistance being sought? The funding agency will also be interested to know how the counterpart of the proponent and the beneficiaries will be raised.

- *Projected Income Statement*

The projected income statement will systematically show how much net income the beneficiaries can expect to generate from the project. It includes sales, production, marketing and other expenses.

- *Repayment Schedule*

If the financial assistance being sought is a loan, a repayment schedule will be needed to show how the beneficiaries and the proponent will pay it back and for how long.

— *Bookkeeping*

Recording of financial transactions and the handling of cash should be described to assure the funding agency that the finances of the project will be well managed.

7. Plan of Work

The plan of work describes in detail and in sequential order the different activities that have to be implemented in order to achieve the objectives set. It includes time frames for each activity and the persons correspondingly responsible for its accomplishment.

A detailed plan of work is a very good start in monitoring a project.

8. Plan for project continuity

Being an income-generating project, the life of the project does not end with the termination of the financial assistance from the funding agency or technical assistance from cooperating agencies. The proponent should be able to show in the proposal how it expects to continue operating the project with the termination of external assistance.

PROCEDURES FOR SUBMISSION/APPRaisal/APPROVAL OF PROJECTS

Different funding agencies follow varied procedures in the submission, appraisal or approval of projects being recommended for funding.

Thus, an organization wishing to avail of funding assistance must have the initiative to inquire for such procedures and have them clearly explained to the direct beneficiaries and other organization members. Most funding agencies produce hand-outs on this which the proponent may use as reference.

However, if for some reasons, the proponent may find it impossible to obtain the necessary information, the following procedures, which most funding agencies generally follow, may be used:

1. Identify existing needs.

Any project seeking fund assistance must be developed out of identified needs of the community or its beneficiaries. It is not uncommon to find community organizations implementing projects only to meet their objectives or to comply with the expectations of organization members. Little regard is given to the needs to which the project is being addressed. This produces adverse effects to the project since, more often than not, the wrong group of people are selected as beneficiaries.

2. Plan the project with the target beneficiaries and concerned individuals.

The principle of participation should in no case be disregarded in planning for any type of project. This is to ensure that all those who will take part in it understand the implementation process and the project objectives. This, in effect, enhances their commitment and capabilities for participation. Moreover, important persons who feel that they were bypassed generally give too little or no concern at all. Organization leaders who commit the mistake of monopolizing the formulation of plans often end up as lone implementor of the plans.

It is therefore recommended that project proponents hold consultation meetings with concerned persons prior to the writing of the project proposal. Results of such meetings always interest appraisal officers of funding institutions.

3. Study the feasibility of the project in the local level.

Any organization who wish to convince funding agencies that the proposal is worth funding would support the proposal with findings that such project is feasible.

Feasibility of new projects may be more difficult to establish and might

necessitate technical assistance from local government agencies such as MLG, MHS, etc, which extend such services free of cost. For common types of project, experiences from nearby localities in the successful operation of such project may be cited to convince the funding agency of its viability.

4. **Submit a clean draft of the proposal to the funding agency.**

A clean draft of the project proposal, typewritten in double space, must be submitted to the prospective funding agency at least six (6) months before the targetted start of the project. All proposals submitted for funding must pass through proper channel and must be accompanied with a written approval or indorsement of concerned officers and such other documents as minutes of preparatory meetings, feasibility study reports, etc.

Ample allowance in time is required to give the funding agency enough chance to look into possible loopholes of the mechanics and enable it to fit its financial program with that of the requested funding assistance. Moreover, a good allowance in time would enable the proponent to effect the revisions that the funding agency may require.

5. **Effect all revisions required and submit the final copy of the proposal.**

The funding agency appraises the proposal in accordance with its own guidelines. Its result, together with the recommended revisions shall be communicated in writing to the proponent. A meeting may be called by the agency in this regard to explain to the proponent the nature and meaning of revisions requested.

Revisions in the proposal must be accomplished within twenty five (25) days following receipt of notice from the funding agency. In cases where such period is too short to effect the

revisions required, proponent must immediately communicate its constraints to the agency and request for a more realistic deadline.

6. **Wait for notice of approval and attend pre-project operation meeting called by the agency.**

The approval for funding of the proposal shall be communicated in writing by the funding agency to the proponent through the proponent organization's head.

A meeting will then be called by the funding agency to discuss with all those concerned the terms and conditions of the assistance and the expected roles and responsibilities of each party. This meeting shall result to the formulation of a draft of a Memorandum of Agreement which will be consummated at least one (1) week prior to the operation of the project.

7. **Implement the project following approved operation plan.**

As the project operates, the funding agency will monitor the technical and financial aspects of the project implementation in accordance with the approved plan and terms or conditions stipulated in the Memorandum of Agreement. This will be done in coordination with the proponents who are expected to cooperate along this line.

Any change in the approved work program should have prior approval of the funding agency.

8. **Comply with reporting requirements.**

Reports required by the funding agency must be complied with in due time. Non-compliance would be construed as irresponsibility on the part of the proponent and could be a valid ground for the withdrawal or termination of the assistance.

A post project or terminal report must be submitted by the proponent to the funding agency, copy furnished

the executing agency i.e. NCRFW, within six (6) months from the termination of the project. The funding agency in coordination with the executing agency shall provide guidelines and format in this regard.

MONITORING AND EVALUATION

PROJECT MONITORING FOR COMMUNITY-BASED WOMEN'S ORGANIZATION

Project monitoring is the measurement of the accomplishment of day-to-day activities. Thus so, monitoring a project is a basic responsibility of the proponent and the beneficiaries. It is not uncommon to find women's organization believing that monitoring a project is the basic responsibility of the funding and assisting agencies. A lot of opportunities to improve operations is lost because the proponent waits for the funding/assisting agency to do the monitoring for them.

Another reason why a community-based organization do not perform monitoring is that they do not know how to do so. They think it is a highly technical task to be performed only by technical persons.

PRE-REQUISITES TO PROJECT MONITORING

There are two pre-requisites that have to be met before project monitoring could be performed. These are:

1. Plan of Work

The plan of work show what and when activities would be performed. It also becomes a guide as to what activities would be monitored on a day-to-day basis.

2. Assignment of Responsibilities

Often the responsibility for the accomplishment of an activity is not clear to the members of the organization. This is especially true when an activity is not accomplished successfully. Members blame each other for the failure because assignment of res-

ponsibilities is not definite. Monitoring will be more effective if it is able to pinpoint whose performance should be corrected in case there is any deviation between the planned activity and the results of its implementation.

STEPS IN MONITORING

After seeing to it that the pre-requisites for monitoring are met, the following steps could be taken in performing the tasks.

1. Setting of standards of performance

To have a common frame of reference as to when an activity has been successfully implemented, standards of performance should be identified for each.

Example:

Activity	Standard Of Performance
Regular Meeting	<ul style="list-style-type: none"> — Majority of the members-attended — Majority of those who attended actively participated during discussions — Agenda of the meeting was completely covered — Preliminary agenda for next meeting was formulated

2. Gathering of feedback

Feedback about results of the accomplishment of an activity could come in several ways:

- oral reporting
- written report
- observation

Observation of the performance of an activity is the most effective way of gathering feedback. However, it is not possible for the project manager or committee

members to observe all activities. The written report is the most practical. However, it should be simple enough to encourage the persons performing the activities to accomplish them. Many women's organizations do not submit reports because they find it too tedious and time consuming. Oral reporting is the simplest. However, information tend to be distorted as it is passed from one person to another or as time goes by.

3. Identification of deviations between standards of performance and results of accomplishment of activities.

Feedback gathered are compared to the standards of performance of an activity. The degree of deviations will be the basis for judging whether the activity was successfully accomplished or not.

4. Analysis of reasons for deviations

It is very important that the correct reasons for any deviation be identified. Otherwise, corrective measures will not lead to the elimination of a deviation. It is like a doctor who made the wrong diagnosis of the sickness of his patient - the medicines he will prescribe will not cure the illness of the patient.

5. Identification of corrective measures

After reasons for deviations have been pinpointed, one will now have a basis for identifying alternative strategies or means that would lead to the correction or successful implementation of the activity. These alternatives become the basis for any pre-planning one has to do for the project.

PROJECT EVALUATION FOR COMMUNITY-BASED WOMEN'S ORGANIZATION

Project evaluation is the measurement of the results of the implementation based on the objectives of the project. Evaluation here will be discussed as a tool of measuring the success of a project and not as an impact study.

Project evaluation is very much like project monitoring. The difference is that the former is concerned with the results of implementation and the latter is directed towards accomplishment of activities. Monitoring is contributory to evaluation.

The proponents and the beneficiaries should be the ones who should do project evaluation. As in project monitoring, one should not wait for the funding/assisting agency to do it. The organization could do it. It could be very simple.

The objectives of the project is a prerequisite to project evaluation. The absence of an objective means that the results targeted are not known and therefore, nothing is to be evaluated.

STEPS IN PROJECT EVALUATION

1. Setting indicators of success

If objectives were set in specific and measurable terms, the evaluator could just pick out the indicators for them.

Example:

Objective : At the end of one year, 30 mothers will generate an average additional income of P200/month.

Indicator : 30 mothers earning an average additional income of P200/month.

However, some objectives could not be very specific. The evaluator has to come up with indicators to be able to measure its success effectively.

Example:

Objective : At the end of one year, 30 mothers have demonstrated skills in managing an income-generating project.

Indicators :

- they have a regular source of production inputs
- target quality and quantity of production is met regularly

2. Gathering of feedback

As in monitoring, feedback for evaluation could be gathered in three ways:

- oral reporting
- written reporting
- observation

Written reports are also recommended for gathering feedback for evaluation. Again these reports should be simple enough for the beneficiaries and proponent to accomplish and submit. A lot of times, funding institutions ask for reports that would be useful for its own purposes and not for the proponent or beneficiaries. This leads to reluctance or refusal of the proponent to accomplish and submit reports.

3. Identification of deviations between indicators of success and results of implementations of the project.

The degree of deviations will be the basis for judging whether a project is successful or not, one doesn't have to wait for the time frame of the objective to

end before he performs project evaluation. He has to do it at least every quarter to be able to find out how he is faring in the attainment of his objectives, or if he is on the right track. Any alarming deviation discovered during mid-evaluation will give enough time to effect the necessary correction that will ensure the attainment of objective set.

4. Analysis of Reasons for Deviations

As in project monitoring, one should be able to identify the correct reasons for the deviations to be able to come up with the appropriate corrective measures. There are several instances wherein the deviation between the indicators of success and results of implementation was due to unrealistic or unattainable objectives.

5. Identifying Corrective Measures

Based on the pinpointed reasons of the deviations, alternative strategies or means could be identified to ensure that the desired objectives of the project will be attained.

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Summary Reports
of Selected Projects

Title : Upgrading Vocational Competence of Rural Women Through Training and Management of Small-Scale Income-Generating Projects (IGP)

Proponent : BSK North Cotabato Council

Duration : One year

Date Started : November, 1979

Total Project Cost : ₱200,000.00

Amount Requested from NCRFW : ₱150,000.00

Proponent's Counterpart : ₱50,000.00

I. Background

The project "Upgrading Vocational Competence of Rural Women Through Training and Management of Small-Scale Income-Generating Projects" piloted in Kabacan, North Cotabato through the joint undertaking of NCRFW, BSK North Cotabato Council/Kabacan BSK Chapter, and the USM, is aimed at upgrading the vocational competence of rural women. It is also directed at maximizing manpower in food preservation, plant propagation and garment trade. The recipients are expected to generate income from the project. The project consists of training, loan extension, and IGP components with USM as implementing body.

The project is being administered by the USM Balikatan Chapter. The NCRFW which gave a total assistance of P150,000 covering expenditures for personnel honoraria, supplies, training materials, subsistence of trainees and working capital, conducts the monitoring and evaluation of the project.

The project started in November 1979 and is on-going.

II. Findings

The organization has involved the participants and members in the planning and decision-making activities of the project. Members were called to meetings to discuss the project. Each recipient was

asked to submit a project proposal and work plan for each project.

Screening of participants was done by BSK officers. Trainors from the USM were invited to conduct the training in food preservation, plant propagation and garment construction.

The project had three (3) project leaders who monitored the different projects.

Operations were smoothly undertaken both by the project management and the recipients. Economic progress was seen in the twenty five (25) beneficiaries. One member-recipient has shown outstanding improvement with the expansion of his backyard citrus farm to hectares of citrus farm in Kabacan. The recipient claims to earn a minimum of P25,000 per harvest of calamansi and marcotted plants. The project has become a family project with the husband and children assisting in its operation. The project has lucrative market. Each of the other beneficiaries claim to earn a minimum of P300/month from the project.

III. Conclusion

The project is well documented by the proponent. Field inspection confirmed progress reported in paper. Bigger and concrete houses were constructed for families of project recipients; small sari-sari stores were put up by some members; others started 15-30 installment sale of finished goods. Recipients showed remarkable flexibility and enterprise with the varied supplementary project activities they undertake i.e. buying and selling of fruits; ready to wear dresses; salted eggs; farming; etc. Obviously, recipients have increased their producing capacity.

The strength of the project lies in the organization and qualified leaders of the three (3) projects. The scientific recording of project activities and progress facilitated implementation of scheduled plan of activities. Skills of members were enhanced by actual preparation of project proposals and making them operationalize plans into projects.

Skills in plant propagation, garment construction/trade and food preservation were learned by the beneficiaries. Decision-making process and planning were shared equally by members and officers. Because of the democratic way of running the projects, members were encouraged to work harder and assume full responsibilities/liabilities over the project.

Field visits confirmed economic progress of project recipients. Most of the recipients have exhibited financial capacity to buy things they wanted. They tend to spend their money in house improvements, children's education and food.

Because of the flexibility of project management, more people were attracted

to the project. To date, many have signified their desire to join the organization and become recipient of project funds.

Resources poured in the project were in terms of technology, expertise and services of people in USM. The project has been known to as a popular undertaking of USM.

Recommendations

A. Project

1. Monitoring should be conducted at least twice a year by NCRFW.
2. A Case Study of this project is highly recommended.
3. Project title should be simplified.

- oOo -

Title : Sabangan, Mt. Province Swine Raising Project
Proponent : Balikatan Sa Kaunlaran Sabangan Chapter
Duration : Three (3) years
Date Started : July, 1982
Total Project Cost: ₱51,487,00
Amount Requested from
NCRFW : ₱27,687.00
Community Counterpart : ₱23,800.00

I. Background

The Swine Raising Project piloted in Sabangan, Mt. Province is one of the ongoing livelihood projects designed to develop management capabilities of women; help women become self-reliant and economically sufficient; and provide them additional source of income through operation of a piggery project.

The Sabangan project is basically income-generating. It is expected to assist directly thirty (30) families by the operation of individual backyard piggery consisting of breeding and dispersal.

To start the project, funding assistance was requested from NCRFW in the amount of ₱27,687 to cover expenses for stocks, medicine and project staff salaries. The BSK organization contributed a counterpart funding of ₱23,800 for the construction of pigpens, training cost and transportation expenses.

The project started operating in July 1982, upon release of ₱10,000 initial funding.

II. Findings

The project idea was concretized with the writing of the proposal by one of the members of the Balikatan. It was indorsed to the NCRFW by Mt. Province Council President Mrs. Josephine Dominguez. Field visits and site inspection were undertaken. Interviews and meetings with BSK officers, members and prospective beneficiaries were conducted by NCRFW Program Officer assigned in the area.

The project proposal underwent some revisions which were communicated to the proponent. Memorandum of Agreement and finalized project proposal were signed on June 1, 1982. Funding of the project was released on staggered basis in July, 1982. This affected the number of beneficiaries implementing the project because only ten (10) families were able to start the project on time.

Despite the limitation, the ten (10) recipients were able to operate their individual backyard piggery projects. One member, however, experienced loss when her piglet died. The incident did not discourage her because another recipient extended help by providing her with another piglet.

After 18 months, five more recipients were added with the farrowing of sows of 5 initial recipients.

The President of BSK Sabangan Chapter acted as the project leader and disbursing officer for the project. The rest of the members and recipients were consulted from time to time i.e. setting of rules on who may qualify as project recipients.

Aside from the NCRFW, BAI extended assistance to the organization. Boar service and medicines were provided at nominal fees. Visits were also done by a technician to augment the skills of the direct beneficiaries.

Economic Impact

In a period of 18 months, the recipients were able to augment their income from the sales of piglets at a minimum of ₱400 per piglet every year. Each sow farrows a minimum of 8 live piglets.

The extra income generated from the project enabled the recipients to buy things needed by their family and provided extra allowance to their children. The project also provided regular source of meat supply in the community.

Recipients displayed remarkable skills in hog raising and breeding. This was observed from their ability to sustain growth and the pigs' prolific reproduction of sows every year. Nine (9) out of ten (10) recipients were able to have their sows deliver a minimum of 8 live

piglets per year. The recipients were also able to make use of available camote, sayote, and ipil-ipil as supplementary feeds.

One weakness of the project recipients though was their inability to keep records of transactions and income earned from the project.

III. Conclusion

The project shows possibilities of success if project management is strengthened and participants regularly monitored.

It was observed that the project is a growing concern of every member of the organization. Each member was found aware of the operations of the project. Even now BSK members are knowledgeable of the project's existence in the community.

Participants of the project were found ready for inspection anytime and have efficient system of gathering members to a meeting. The members displayed shared responsibilities and duties so that in the absence of their leader, other members are ready to assume responsibilities and execute functions efficiently.

Ironically, the project leader has poorly managed the project. Despite remarkable success in the operation of individual backyard piggeries, no attempt from the management was ever made to coordinate operations as one integrated livestock undertaking. Each recipient was left to operate as an isolated backyard piggery project. Moreover, continuous informal dialogues and consultations individually and voluntarily were done by members.

The unsystematic method of management displayed by the project leader is further seen in the distribution of the

remaining funds of ₱15,000 to the rest of the municipalities of Mr. Province. Because of this development, the problem of isolated operations and project coordination had become enormously alarming.

IV. Recommendation

A. Project

1. Project management/consultation workshop with all recipients, project management and funding agency is highly recommended to arrest any impending project implementation problems.
2. Recipients must be encouraged to keep a book of accounts and record of transactions.
3. Regional Trustee should be tapped to monitor the project every six months.
4. Submission of regular reports must be required from the proponent of the project.

B. Policy

1. Pre-operational workshop must be a part of every project operation to discuss among project participants the operation of the project, the responsibilities/obligations of the proponent and the expectations of the funding agency.
2. Regular monitoring should be conducted by NCRFW. Regional Trustee should be tapped to assist in monitoring the project.
3. Project must provide for evaluation workshops to assess the status of the project.

Title : Jolo BSK Council
Sari-Sari Store Project

Proponent : Jolo BSK Council

Duration : Unspecified - The project shall undergo a 3-month trial period and will operate continuously thereafter.

Date Started : February, 1981

Total Project Cost: ₱25,000.00

Amount Requested from
NCRFW : ₱20,000.00

Proponent's Counterpart : ₱ 5,000.00

I. Background

The Jolo Sari-Sari Store Project which started in 1981, was designed to develop the management abilities of women and help them cope with the prevailing economic problem in Jolo after the civil strife. The project targetted an indefinite number of women in the barangays of Jolo, with the prospect of expanding it to the nearby municipalities of Sulu once proven successful.

The sari-sari store project is basically income-generating and is operated by the BSK Sulu Council. The project costing ₱25,000 had an assistance of ₱20,000 from NCRFW, and ₱5,000 counterpart from the BSK Council. The project involved the direct participation of fifty (50) unemployed women.

II. Findings

The idea of sari-sari store project was presented by a group to BSK women members in Poblacion Jolo during one of the BSK Council meetings. It was later submitted to NCRFW for consideration as a pilot project designed to develop the potentials of women in Sulu.

The project was approved for piloting and was implemented in February, 1981

upon the release of ₱10,000 initial funding from NCRFW.

The objective of the project was realistic enough and within the capacity of the participants to attain.

Initially, the project operation was conceived as the method workable for application. A total of fifty (50) women were each extended a loan of P200 with which they started each store. The fifty (50) identified recipients were unemployed. Four of them were widows with no other means of livelihood. In a period of one year, the project was able to provide productive employment to the recipients. One recipient was able to pay back the loan and expanded her sari-sari store into a mini-grocery which became a family business. Four beneficiaries who engaged in farming were able to sustain their respective family needs and children's education. The four farmers were widows and were the sole breadwinners of their families. They each claimed to earn a minimum of P400 per month from the project. The operation of the stores flourished and have encouraged the participation of second batch of project recipients. The Council found out later that loanees under the project have varied interests and lines of expertise. Thus, the council was constrained to give out loans even for non-sari-sari store projects. Eighteen (18) municipalities of Sulu were able to avail of the project funds. The recipients vary in the projects they implemented. Among these projects were mat weaving, malong making, food production and canteen operation.

The project is on-going and progressing well. Its current batch of beneficiaries are scattered not only in Jolo but in the rest of the municipalities of Sulu. To date, there are still many women wanting to avail of the loan. The turn-over of the loan fund continues. They have now a total of ₱14,741.49 at the Bank which is an evidence that the ₱10,000 given by NCRFW to BSK Council of Sulu had been

rolled back and gained interest. In addition there is still an undetermined amount from the original investment of ₱10,000 dispersed in the 18 municipalities as loans to the latest batch of beneficiaries.

III. Conclusion

The Sari-Sari Store Project of Jolo can be considered a success. It was able to generate the active participation of women and enhanced their decision-making ability i.e. coming up with decisions on what project to undertake; setting up rules and criteria for selection of participants and programming activities for the projects.

One outstanding strength of the project lies on the democratic and popular participation of members in the project operations. The prospective clients were called to meetings to deliberate on the feasibility of the proposed project with the end view of convincing the Project Committee that such project is worth the organization's support. This is a commendable method of selecting worthy projects because it gives the proponent opportunities to study their project, know the purposes of the credit and the people with whom they are going to work with.

The project likewise engaged the participation of area leaders, such that the overseeing and supervision of a quasicredit cooperative became the concern of a bigger group. Management therefore, became a common function of everybody. Decision-making is likewise with everybody.

In the project implementation, deviations in work procedures were noticed. From a simple sari-sari store operation the project went into other projects to accommodate other women who have varied interests. Though it made a major deviation from the approved general plans of the project, it did contribute a lot to the progress now visible for most of the existing and continuing projects falling under the non-sari-sari store type. This also significantly broke the limit of the project scope from a single to a multi-area type making it a case of non-workable operational method converted into workable strategy which saved the project from a foreseen failure.

The counterpart of the BSK in the amount of P5,000 was given in terms of skills and material resources which is sufficient indicator of its role and participation in the operational success of the project. It must be added that the strong organizational structure existing did a lot in ensuring such success. Monitoring of the project was a common concern and function of all the council officers. In effect, the project became a vehicle through which the BSK organization in the area generated support; increased its membership and gained a better standing in the community.

Undeniably, the project served others who are non-BSK. In fact, some new members joined the BSK organization through the project. The project also provided services to the community through low-cost sale of farm produce, such as vegetables, fruits, etc.

Efforts to link the loanees to other resources were made, i.e. group of loanees undertaking food production through farming were linked to Ministry of Agriculture for the needed plow, cow and the technical support.

IV. Recommendation

A. Project:

1. A system of recording must be developed and taught to the project managers/coordinators.
2. Centralized record must be maintained at the council level.
3. Monitoring of project must be made at least twice a year.

B. Policy

1. Project management group must be ascertained by the funding agency. Bio-data of project leaders must be required and corresponding background investigation be made by funding agency.
2. Previously piloted project must be completed before replication is done to enable funding agency to look into the experience of the pilot project.

HOG FOR EVERY HOME

Title : Hog For Every Home Project
Proponent : Surigao Del Norte
Balikatan Sa Kaun-
laran Council
Date Started : September 1980
Amount Requested : ₱ 27,687.00

I. Background

The Hog for Every Home project is aimed at assuring the province additional supply of hog meat and at augmenting family income through the women's participation in the project.

A total of ₱27,687 was released on a staggered basis by NCRFW to enable the project management to use the amount for the purchase of thirty (30) gilts; rental of the boar to breed the gilts; honoraria of personnel; and for the hog feeds and the hogs' medicinal needs. An equity of ₱23,800 was put up by the community and was allocated for the construction of pig pens; purchase of veterinary supplies; training cost and transportation expenses.

Prior to the approval of fund assistance by the NCRFW, the project has already been in operation. Four municipalities, namely: Tubod, San Francisco, Tagana-an and Malimono had started hog raising. The funding for this venture came from the proceeds of BSK fund raising projects. The desire of the BSK Provincial Council to expand the operations of the project prodded the officers to apply for assistance from the NCRFW office. The processing of the papers took eleven months and finally ₱27,687 was released during the last quarter of 1981.

Initially, thirty (30) housewives from the pilot community of Banbanon became involved in the project by distributing one gilt per family. As projected, 26 gilts produced 182 piglets making an average of 7 piglets each. The payback consisted

of 2 piglets. These were turned over to the Provincial BSK Board, which it subsequently dispatched for redispersal to other barangays. Part of the number of piglets had to be sold and the cash returns appropriated for:

- a) BSK council's organization, monitoring and administrative expenses — 10% of sales.
- b) Project operations, expansion, maintenance (i.e. feeds, veterinary requirements, etc.) — 90% of sales.

At present, there are already 378 beneficiaries of the project located in eleven (11) municipalities of Surigao del Norte.

II. Findings

The Surigao del Norte Provincial Council is aware of the economic plight of many barangay residents. From the different projects considered for possible implementation, the "Hog For Every Home" project was regarded as the most viable. It had no problem generating the support and participation of BSK members.

There was democratic consultation at every level of project conceptualization and implementation.

The management of the project was done by Surigao del Norte Provincial Board of which a project director was appointed by the Board and was paid ₱400 a month. Others in this staff were a part-time veterinary doctor, and a parttime secretary/bookkeeper who provided assistance to the project.

The Board is responsible for the recruitment of member participants through the recommendation of the local chapter president.

Non-Balikatan who availed of the gilts were regarded as BSK members and were,

thus, expected to abide by the rules of the organization. The participants reported regularly to the Board the progress of their project. Files had been kept to update the Board on the status of the recipients' activities. The BAI provided the technicians (with an honorarium of ₱100 a month) who attended to technical problems concerning the project.

Linkages with BAEX, BAI, the Governor's Office and Provincial Development Staff is maintained.

The image of BSK as an organization is enhanced by the success of "Hog for Every Home" project. The project proved to be very viable and provided financial remunerations since it has been able to generate a net income of approximately ₱3,000 to ₱5,000 a year per family. This is based on the 2-birth delivery of the gilts at an average of 7 piglets.

The project has successfully introduced low-cost maintenance of swine production by utilizing indigenous raw materials such as cassava, dried fish, ipil-ipil, paragrass and camote.

Corollary to the objectives of the project, it has been instrumental in the dissemination of information and the training of beneficiaries on the proper procedures in swine raising: proper feeding, treatment of minor diseases, immunization and sanitation needs.

The project has expanded its membership to 25 barangays with a total of 378 beneficiaries as of March 15, 1984. The project has inspired other groups to initiate similar projects. In some municipalities, they perceived the "Goat for Every Home" as viable and easier to maintain in terms of feeding requirements.

III. Conclusion

The project participants have shown a remarkable degree of industry and effi-

ciency. The following were the observations of the project evaluation team:

1. The increase in income by approximately ₱3,000 - ₱4,000.00 per year.
2. The increase in its coverage (from 30 to 378 recipients) within a period of three years.
3. The sustained availability of supply of meat in the province.
4. The reduction of idleness among the unemployed sector of the community who devoted their "idle time" in taking care of the hogs.
5. The successful introduction of low-cost maintenance of swine production.
6. The increase in the knowledge and skills of recipients in swine raising.

The success of the project could be attributed to the efficiency and direction provided by the Surigao del Norte BSK Provincial Council and the staff of cooperating agencies. The objective of income generation and technical dissemination had been attained in the process of project implementation.

IV. Recommendation

The project is highly recommended for continuation and replication in other municipalities.

However, the project management committee should see to it that:

1. the recipients find a way of looking for substitute feeds in the area.
2. they check if the technicians perform their job or are regularly monitoring growth of pigs.
3. small loan should be granted for medicines.

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