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Organizational Health as an Imperative for a Livelihood Loan Program: The Case of CBK's Corporate Social Responsibility (CSR) Beneficiaries

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ABSTRACT

The study documented the CBK Power Ltd. Livelihood Loan Program as implemented in seven organizations in the host municipalities of Kalayaan, Cavinti, and Lunsiana in Laguna and assessed the organizational health of the beneficiary organizations of the program. The study aimed to (1) describe the loan assistance given by CBK to the beneficiary organizations; (2) compare the organizational health of the beneficiary organizations; (3) assess the loan repayment performance of these beneficiaries; and (4) provide recommendations to address problems and issues concerning organizational health and its impact to repayment performance.

A qualitative research was done using descriptive analysis. Data collection included key informant interviews, site visits, and examination of pertinent documents. An organizational health framework was used to assess the organizations included in the study. Results of the study revealed that some of the beneficiaries were able to make repayments but some were not able to do so. Problems, issues and concerns regarding the implementation were identified both on the part of the recipient and CBK Power Ltd. The organizational health of the beneficiary organizations was found to be low. Recommendations were provided both on the part of the organization and of CBK Power Ltd. to ensure that the livelihood loan program will be more viable and beneficial to the intended beneficiaries.

INTRODUCTION

Development is a quest for a better quality of life (Gonzales, 1991). Such definition suggests that development in itself is not an end but a continuous quest towards a desired end. In the past, development work has been measured using quantitative measures of outputs, results, effects, and impacts whereby economic indicators of specific programs and projects are emphasized. This practice has been debated upon in recent literature as development practitioners began to understand that complex social problems require holistic solutions, which are based on distinct human needs and realities in a specific social context. This brings about the concept of social development which has been defined as a process of planned institutional change to bring about a better fit between human needs and aspirations on one hand and social policies and programs on the other (Sunga, 2000).

Participatory approaches are core principles in development practice together with a high regard and respect for the supremacy of indigenous local knowledge in crafting the road towards community development. Contemporary trends in development place a premium on stakeholder participation where substantial consideration is being poured into the social context of development projects and programs. Business enterprises, as major stakeholders, play an active role in social development projects through their corporate social responsibility programs.

In the past decades, corporate social responsibility in the Philippines took the form of corporate giving such as giving cash donations to welfare organizations. Today, however, corporate social responsibility is expanding from funding support to providing social assistance to employees and promoting social development through community projects, housing, microenterprises, and environmental protection. It is not surprising therefore that more and more CSR initiatives can be categorized within the frame of social development. To date, several organizations have made corporate citizenship a part of their advocacy programs. These organizations include the Philippine Business for Social Progress,

League of Corporate Foundations, Asian Institute of Management, and the Philippine Business for the Environment.

Corporate social responsibility (CSR) is defined by the World Economic Forum (2002) as *"the contribution that a company makes in society through its core business activities, its social investment and philanthropic programs and its engagement in public policy."* This term is also synonymous with corporate citizenship which Peter Drucker described as *"an active commitment; a responsibility; it means making a difference in one's community, in one's society, and one's country."*

A study conducted by the Asian Institute of Management (AIM) in 2007 looked into the status and practices of CSR by businesses ranging from small to large-scale corporations. The AIM study identified 14 business roles that CSR were being practiced. Among these were improving conditions in the community and responding to community/interest groups in issues they care about. According to the AIM research, the five most important business roles in society included: (1) managing and reporting company finances accurately (93%); (2) operating with ethical business practices (92%); (3) ensuring employee health and safety (91%); (4) protecting consumers/external customers (91%); and (5) providing employee benefits (87%). This indicates that businesses primarily focus on earning profit and enhancing their reputation, second to responding to social interests.

It is interesting to note however, that the five least important business roles in society include those that directly and/or indirectly involved the larger community. These include: (1) improving conditions in the community (63%); (2) protecting the environment (63%); (3) supporting employee volunteerism (55%); (4) responding to community/interest groups (52%); and (5) building employee diversity within the business (37%). The top motivators to become a good corporate citizen are based on company tradition and values (83%) and improved reputation and image to the public (82%).

Responding to laws, political pressures, and expectations from the community (43%), were also identified as a motivator. Social involvement includes poverty reduction activities, educational programs (elementary, secondary, and vocational), health programs, and environmental protection programs. However, about 36% of the respondents are involved in projects that help improve the conditions in impoverished communities.

In the interest of program sustainability, benefits that can be availed through company CSR are now coursed through organizational systems instead of giving them directly to individuals and households. This brings forth into the arena the issue of organizational health as imperative for program sustainability. This is especially true for programs that entail repayment of credits and those that are expected to impact communities through either transfer of soft technology or the multiplication of benefits to cover entire communities.

Organizational health refers to the entity's ability to function effectively given its mandate and purposes, to cope adequately and to change appropriately given the challenges from its external milieu, and its ability to grow from within (www.organizationalhealth.com). From the human ecosystems perspective, it is an imperative for institutional and organizational players to ensure program sustainability and effectiveness (Mendoza, 2007). Considering the breadth of its utility, there is still much methodological challenge in organizational health research, among which is the availability of grounded, valid, and reliable diagnostic tools. The challenge is partly due to the wide array of disciplines that hold stakes in the area of organizational health. These include branches of Psychology and Sociology, as well as Management.

The main objective of the study was to assess the organizational health of the beneficiary organizations of the CBK Livelihood Loan Program. Specifically, the study aimed to (1) describe the loan assistance given by CBK to the beneficiary organizations; (2) compare the organizational health of the beneficiary organizations; (3) assess the loan repayment performance of these beneficiaries; and (4) provide recommendations to address problems and issues concerning organizational health and its impact to repayment performance.

MATERIALS AND METHODS

The study used the organizational health framework from a management perspective in assessing the different organizations considered for the study. Seven beneficiary organizations referred by CBK, were assessed. Each beneficiary organization was studied using a set of indicators represented by 65 items developed to gauge their organizational health in terms of several components. These components include (1) governance, (2) legal, (3) human resources, (4) planning capability, (5) financial capability, and (6) fundraising capability.

Frequency distribution and tables were used to present the profile as well as some financial data. Primary and secondary data were gathered from the CBK office and officers and members of beneficiary organizations. A set of questionnaire was used for the officers of the cooperatives as key informants to determine the profile of the organizations vis-a-vis the set indicators. Secondary data were taken from CBK brochures and newsletters, company presentations, articles of cooperation and by-laws of the cooperatives, articles of incorporation and by-laws of the association, and memorandum of agreements between CBK Power and the beneficiary organizations. Other secondary data were taken from existing literature, from the Cooperative Development Authority (CDA) website and from online search. Data collection was conducted during the month of July 2009. Descriptive and qualitative analyses were used.

RESULTS AND DISCUSSION

CBK corporate social responsibility framework

CBK Power Company Ltd. (CBK) is an organization owned by J-Power and Sumitomo Corporation that provides electricity and ancillary services to the Luzon power grid. Its head office is located in Kalayaan, Laguna. CBK has a contract with National Power Corporation (NPC) under the Build-Rehabilitate-Operate-Transfer (BROT) Program. It currently operates four power plants, namely: Kalayaan Pumped Storage Power Plants (KPSPP) I and II, Caliraya Hydroelectric Power Plant (CHEPP), and Botocan Hydroelectric Power Plant (BHEPP). CBK power plants' guaranteed capacity total is 729 megawatts (MW). KPSPP I and II are the only pumped storage facilities in the Philippines.

As part of Department of Energy (DOE) Energy Regulations (ER) 1-94 that serves as the implementing rules and regulations of Republic Act 7638, CBK Power Ltd. is mandated to provide financial benefits to host communities as a means of (1) recognizing and providing recompense for the contribution made by the host local government units; (2) lessening of conflict of rights among Local Government Units' (LGUs) affected community and the power producers; and (3) promoting harmony and cooperation among host local government units, the power producers and other national government agencies. The benefits stated under ER 1-94 calls for "*one-centavo per kilowatt-hour (Php0.01/kWh) of the electricity sales which shall apply to generation facilities and/or energy resource development projects located in all barangays, municipalities, cities, provinces, and regions*". This is deposited in a DOE trust fund and accessed by the host LGUs by proposing projects on electrification; development and livelihood; and reforestation, watershed management, or health and environmental enhancement for funding.

The CBK CSR initiatives have been framed and packaged through its Social Development Program (SDP). It is aimed to help address the needs of CBK's host communities and enhance the socio-economic benefits of the CBK's facilities at the local level. It has two key components, namely (1) improvement in the level of assistance to LGUs in project planning and conceptualization of projects funded by DOE Energy Regulation 1-94 and (2) continuation of the implementation of Social Development Program using its own internal funds with emphasis on livelihood training and livelihood projects that will result to positive impact on the Caliraya and Lumot Watersheds. The objectives of CBK's social development program include (1) assisting host communities in achieving ecologically sustainable development; (2) allocating funds for proper land use and development planning of the host municipalities; and (3) providing technical assistance to host LGUs in the proper planning of development, livelihood, and other projects.

At present, CBK has five program components namely: (1) Educational Support Program, (2) Public Health Support Program, (3) Development and Livelihood Support Program, (4) Environment Enhancement and Conservation Assistance Program, and (5) Sports, Culture, and Civic Consciousness Development Program.

The study focused on the Development and Livelihood Support Program (DLSP). Under this program is the CBK Livelihood Loan Program (CLLP), which intends to assist organizations in the host communities with livelihood projects that will provide alternative or new sources of income for their members. The program started in 2003 with the objective to provide interest-free capital to cooperatives in the host communities and help set-up small-scale business for their members. The assistance provided by CBK ranges from donating seedlings; equipment such as high-speed sewing machines and shredder machines; grocery items for the startup of a trading center; funding for hog-raising projects; and other livelihood assistance projects. The intended beneficiaries of the loan program for livelihood development are people and community-based organizations in the company's served communities.

To avail of the loan program, an organization is required to submit an application form together with their project proposal. The CBK and the beneficiary organizations signed a memorandum of agreement stating the terms of the assistance, the repayment scheme, and the monitoring scheme of the project. CBK, through its SDP team, scouts possible beneficiary organizations in the host communities. They prioritize cooperatives because these are relatively established organizations and are already implementing community and livelihood projects. CBK seeks the assistance of the municipal officers to identify such organizations.

The assistance provided by CBK rarely comes in the form of cash. Usually, the company provides equipment and supplies needed for the proposed project. As per memorandum of agreement, the beneficiary organizations are required to open a bank account that will be monitored by CBK. It was also agreed upon that the board of directors or officers of the beneficiary organizations are responsible for disseminating the information to their members regarding the CBK loan program. The repayment schemes depend on the type of project that the beneficiary organization undertakes. For some projects, the repayment period is one year. For those who were given fruit trees seedlings, repayment may take time as the beneficiary organization still needs to estimate the yield.

It can be noted that while CBK provides these loans, the company has yet to clearly explain its purpose to the beneficiary organizations. Once the funds are released, CBK is not keen on monitoring or even collecting loan payments, giving some members the notion that the CBK financial assistance is more of a grant than a loan.

Beneficiary organizations of the CBK Social Development Program

The seven beneficiary organizations are located in the three CBK served municipalities in Laguna: two are from Kalayaan, three from Cavinti, and the remaining two from Luisiana (Table 1). Six of these are cooperatives registered with the Cooperative Development Authority (CDA). The non-CDA registered organization operates as a private association.

The cooperatives were formed between the years 1996 to 2008. The New Cavinti Farmers Multipurpose Cooperative (NCFMC) was the earliest established organization having been registered as a cooperative in 2000. The most recently established cooperative, the Samahang Maliliit na Magsasaka ng Sitio Calminue Multipurpose Cooperative (SMMSCMC), was organized and registered as a cooperative in 2008.

Of the seven beneficiary organization, Pangkat Kabukiran ng Cavinti Farmers Association, Inc. (PKCFAI) is not a cooperative. It was registered through the Securities and Exchange Commission (SEC) as a private association. Table 2 shows the year of formation of the cooperatives. The number of organization members ranged from 17 to 46 upon establishment. Some of these cooperatives have lost their original members while in other organizations; most of the original members have become officers and board members.

As a cooperative, there is a standard number of members in the Board of Directors, with a minimum of five member-incorporators. Luntian Multipurpose Cooperative (LMC) has seven members serving as board of directors. Based on the articles of incorporation and by-laws, these cooperatives have a standard set of committees namely: (1) election committee, (2) educational training committee, (3) credit committee, and (4) audit committee. Most of these committees however, have not been functioning since the start of their formation.

As stated in the Articles of Cooperation, the cooperatives have a total capitalization that ranges from Php750 to Php296,000. However in most beneficiary organizations, the capitalization has yet to be paid fully, excluding the initial contributions of the member-incorporators. Sources of funds include membership fee ranging from Php100 to Php400; savings; loans and grants from local government units; and from the CBK Livelihood Loan Program.

Table 1. Locale of the beneficiary-organizations

Municipality	Number	Organization		
Cavinti	3	<ul style="list-style-type: none"> New Cavinti Multipurpose Cooperative (NMC) Pangkat Kabukiran ng Cavinti Farmers' Association, Inc. (PKCFAI) Samahang Maliliit na Magsasaka ng Sitio Calminue Multipurpose Cooperative (SMMSCMC) 		
		Kalayaan	2	<ul style="list-style-type: none"> Luntian Multipurpose Cooperative (LMC) Samahang Agawid Multipurpose Cooperative (SAMC)
				Luisiana

Table 2. Year of establishment of beneficiary-organizations

Year	Number	Organization
2008	1	<ul style="list-style-type: none"> Samahang Maliliit na Magsasaka ng Sitio Calminue Multipurpose Cooperative (SMMSCMC)
2007	1	<ul style="list-style-type: none"> Pangkat Kabukiran ng Cavinti Farmers' Association, Inc. (PKCFAI)
2004	2	<ul style="list-style-type: none"> Luntian Multipurpose Cooperative (LMC) Samahang Masikap Multipurpose Cooperative (SMMC)
		<ul style="list-style-type: none"> Samahang Agawid Multipurpose Cooperative (SAMC)
2002	1	<ul style="list-style-type: none"> Samahang Pagkakaisa Multipurpose Cooperative (SPMC)
1996	1	<ul style="list-style-type: none"> New Cavinti Multipurpose Cooperative (NMC)

Samahang Agawid

Multipurpose Cooperative (SAMC)

Agawid is an Ilocano term for "uuwi na". Among the cooperatives, Samahang Agawid is the most organized. It has maintained financial records and complies with the CDA requirements of financial statements. It first started as an informal group back in the early 80s. Through the initiative of the Kalayaan municipal mayor, Samahang Agawid was registered as a cooperative on May 19, 2003 with Php100,000 as the total capitalization.

There were initial 46 members, which decreased to 31 members as of data gathering period. The cooperative has a five-member board of directors and eight officers, including the president, vice-president, secretary, treasurer, auditor, sergeant-at-arms, press relations officer, and a business manager. SAMC has one employee who is also a member. The member-employee takes care of the piggery and receives Php1,500 as monthly salary.

Meetings are scheduled every last Sunday of the month. Membership fee is Php200; saping puhunan is Php500 per month; and a butaw fee of Php20/month. Sources of funds come from membership fee, saping puhunan, butaw, donation from local government, and from the CBK Livelihood Loan Program. The cooperative is engaged mainly in hog raising. Other social activities include brigada eskwela, atag-atag, and cleaning of rivers. SAMC used to grant loans to members but was discontinued due to poor loan payment and collection.

SAMC was introduced to CBK when the latter gave a notice that it was willing to give assistance to the cooperative. They were required to submit an accomplished application form and a project proposal. As per the Memorandum of Agreement between CBK and Samahang Agawid which was signed on June 2006, the total loan amounted to Php51,260 intended for the purchase of ten heads of piglets, feeds and medicines. The repayment agreement was to pay CBK Power with at least Php5,000 every cycle of four months and deposit the

amount to a bank account under the name of CBK and the cooperative. The loan was paid within three cycles or within one year. SAMC was granted a second loan amounting to Php51,000 for a similar project. SAMC's most recent project with CBK is planting malunggay trees to serve as fenceline. The project cost was Php57,000 and this project is still being implemented.

As far as financial records are concerned, Samahang Agawid MPC has maintained a good accounting system. Selected financial data of Samahang Agawid MPC for three years (2006-2008) is provided in Table 3.

Table 3. Financial Data of Samahang Agawid for three years (2006-2008)

	2008	2007	2006
Gross Revenues	330,236.78	307,546.53	307,665.14
Total Expenses	40,288.19	33,185.59	22,422.32
Net profit/(loss)	(61,819.35)	32,226.11	(53,524.72)
Total Assets	231,605.29	274,434.78	262,458.53
Total Liabilities	11,100.00	142,210.14	162,460.00
Total Members' Equity	120,405.29	132,224.64	99,998.53

Source: SAMC

Gross revenues were relatively stable from 2006 to 2008 with a slight increase in 2008. SAMC recorded profits in 2007 but incurred net losses in 2006 and 2008. Total assets increased by 4.5% between 2006 to 2007 and decreased by 15.6% between 2007 to 2008. Liabilities were decreased to Php11,100 in 2008. This showed that the cooperative was able to pay the outstanding loans. The total members' equity increased between 2006 to 2007 but decreased in 2008.

Like other organizations, the Samahang Agawid also encountered membership, operational, and financial-related problems however; SAMC was able to address these concerns. In the membership aspect, the issues included members that do not attend the meetings or general assembly, and delinquent members who do not pay their dues on time. This was solved by constant encouragement and persuasion of the said members. In the operational aspect, the management or the officers shouldered multiple responsibilities and there were times that the policies were not implemented clearly

and consistently. To address the issue, SAMC openly discussed it in their meetings and explain that all of the members whether officer or not should do their part and maintain the division of labor. When the policies were not being followed, the regulations are again explained to the members.

Based on the social survey interview with ten members of the organization, the benefits that they get for being a member of Samahang Agawid are the following: (1) knowledge in hog raising, (2) budgeting/financial management and (3) the friendship which developed among members. Despite the fact that they do not get monetary returns for being part of the organization, one thing that they are really proud of is the kind of companionship and camaraderie that they have within the group. The members said that they should have more projects and more sources of funds so the cooperative could serve its purpose of providing loans to its members and increase livelihood opportunities for the members. According to the officers of Samahang Agawid, they are still planning to get a loan from CBK. The organization would like to venture into aquaculture and duck raising in the future provided that they will have the funds needed to finance the project.

Luntian Multipurpose Cooperative (LMC)

Located in Brgy. San Antonio, Kalayaan, Laguna, the cooperative was formally established and registered with CDA on October 22, 2004. Its main objective is to encourage thriftiness and savings mobilization among its members. The members of the cooperative are all from Barangay San Antonio of Kalayaan, Laguna and their source of income is logging. This cooperative was formed because according to the respondents who are officers, the Department of Environment and Natural Resources (DENR) became very strict and tight in-law enforcement against logging businesses. This served as catalyst to look for alternative sources of income. The total capitalization as per their Articles of Cooperation is Php210,000 with 21 members contributing Php10,000 each. LMC received high-speed sewing machines and edging machine from CBK as part of the Livelihood Loan Program for the Sewing and Dressmaking Training and Livelihood

Program of the cooperative. Accordingly, the training lasted for about six months. The training provided short term jobs for the people in the barangay. LMC cooperative engaged in bag making with a subcontractor based in Manila but they discontinued the project due to lack of market for their produce and the influx of cheaper imports from China. In addition, most of the members pulled out their shares and pursued logging business once again considering the relatively more "friendly" rule enforcement of the DENR. Moreover, there were no reports made to CBK as to the status of the said project and no repayment has been made yet. At present, only the President and a handful of officers are representing the cooperative.

To date, half of the sewing and edging machines are in Barangay Longos with the barangay councilor while the others are already with CBK. According to the barangay councilor, the support of CBK was very helpful even though LMC was unable to fully achieve its goal. The barangay councilor conducts free training as part of her public service and she used the sewing machines to train some residents in Barangay Longos. Future plans include reorganization and recruitment of new members. They would like to venture into poultry, water-refilling station and continue bag making or dressmaking in the future.

New Cavinti Multipurpose Cooperative (NMC)

The New Cavinti Multipurpose Cooperative was established on October 15, 1995 and was registered on January 29, 1996. Their office is located at Maybalo, Brgy. Duhat Cavinti, Laguna. It is a primary agricultural, commercial, and industrial cooperative with 200 members. Sources of funds came from membership dues and from former Laguna Governor Joey Lina. In 2003, they received assistance from CBK Power in the form of fruit trees seedlings amounting to Php120,000. The members of the cooperative borrowed seedlings of rambutan, lanzones, chico, avocado, coconut, and pandan. According to the interview, this is to be paid every month of August for three years with no interest. To date, around Php90,000 had already been collected but this was rolled over. The cooperative still has Php30,000 collectibles from members, which is being used as revolving capital.

NMC members who were interviewed included farmers mostly in their 50s and retirement age. According to the respondents, the benefits that they get for being a member of the NMC is the chance to earn extra through the low cost of seedlings and plants that they obtained from the cooperative. They even mentioned learning about other ways to enhance yield such as the use of organic fertilizers and other planting techniques. Unfortunately, there were members who were not able to gain the benefits of planting fruit trees and attributed reasons related to climate change. Some plants did not bear fruits and some were destroyed by Typhoon Milenyo. There were also instances that some members were unable to pay for the plants that they borrowed. The cooperative still collects payments from members with accountabilities. It was found out that most of the members are unaware of the CBK Livelihood Loan Program because they do not attend meetings.

New Cavinti Multipurpose Cooperative was unable to fully engage its members in projects other than the cooperative's. One member mentioned that his membership is based solely on the credit facility for cheaper seedlings and no regular meetings are held as far as he could remember. The challenge is to develop new leaders to lead the MPC considering most of the officers are already in their retirement years and its president, being based in Manila, goes to Cavinti only on weekends.

Samahang Maliliit na Magsasaka ng Sitio Calminue Multipurpose Cooperative (SMMSM)

The youngest cooperative in the study, Samahang Maliliit na Magsasaka ng Sitio Calminue Multipurpose Cooperative was established on December 13, 2007 and was registered on January 2, 2008 with the Cooperative Development Authority (CDA). It has starting membership of 37 but has now grown to 50 members. The cooperative was established to help the residents of Sitio Calminue with their farming and other business. The program of activities of the cooperative includes loans to members, operation of consumer store, and livestock raising such as poultry, carabao, and horse raising.

The total authorized capital stock of the cooperative is Php 296,000 with only Php74,000 subscribed and Php18,500 actually paid. Membership fee is Php500. In October 2008, as per the Memorandum of Agreement (MOA) signed between CBK and the SMMSCM, the cooperative received a loan amounting to Php137,266. This granted in the form of grocery items, planting materials (corn seeds) and farming inputs. The loan was divided into two projects, namely: corn planting amounting to Php101,700, and the sari-sari store with Php35,526 as capital. The repayment scheme for the corn planting project was within three years payable semi-annually or Php16,950 every six months. For the cooperative store project, the loan was payable within three years with an amortization of Php1,000 per month or Php6,000 every six months until fully paid. The cooperative was required to submit progress report on the status of the projects, financial reports, inventory of goods, planting materials, and farming inputs, as well as the list of members who availed of such loan but the cooperative was unable to comply with these requirements of CBK Power.

With regard to the corn planting project, they were unable to sell the harvested corn because it was not the kind of corn that the buyer wanted as stipulated in their MOA. To make matters worse, transportation from the upland area of Sitio Calminue going to lowland sitio of Brgy. Cansuso costs at least Php100-200 per trip using horses. The typhoons and climate change also affected their produce. The lack of technical assistance and capacity building component of the project added to the failure of the corn project. In addition, they were also unable to recover the expenses in the consumer store because they said that the profit from the store also goes to the fertilizer and other needs of the corn project. As a result, they were not able to recover the capital given to them and at present, they have not been able to pay the loan. Based on the survey, the members of the cooperative did not benefit from the loan that CBK gave to their organization. The harvested corn that were sold within the barangay because respondents said that if they will sell it in the town proper they will not get any profit since the amount of the corn was not even enough to pay for the transportation expenses.

It is important to note that Sitio Calminue is a relatively far sitio of Barangay Cansuso and it still does not have an accessible farm-to-market road. With this, the crops and other goods that the sitio produce are just being transported through horses which are very costly for the part of the producers. But despite that, the respondents mentioned that they were able to learn more about farming through the project of the cooperative..

Based on the respondents' experiences, they emphasized the need for a feasibility study before venturing into any project. They also suggested training and information dissemination activities can be conducted to increase the members' knowledge about the project and farming in order to produce the right product that they need. SMMSCM is a promising cooperative because it is registered with CDA and it has members that are all willing to pursue the cooperative's goals. Despite organizational dynamics within the organization, the records both financial and other operational documents for the cooperative are intact. However, there is a need for technical assistance for the members and officers to empower and provide capacities for the people to handle projects.

During the interview, the officers of the cooperative shared and expressed that they are in the process of recruiting new members who are interested in rubber tree planting. This is a new project that they are planning to venture on and this will persuade community members to do away with charcoal making and carabao logging which are rampant in the community. They are considering Landbank of the Philippines as a source of loan and they are about to attend field visits on rubber tree planting in the area yet they are still looking for organizations that will provide them additional funds.

Samahang Pagkakaisa Multipurpose Cooperative (SPMC)

Samahang Pagkakaisa was established in 2002 with 25 members. It operates as a cooperative though there is no formal registration with the CDA. The organization has a president and a secretary and is divided into five groups, each group having a group leader. Members of Samahang Pagkakaisa are all from Luisiana, Laguna and have their own small businesses. Based on the interview, the individual projects of each member include trading of pandan bayong, palay, baby dresses, and vegetables; direct selling of beauty products; selling of "kakanin"; putting up sari-sari stores; and vegetable farming.

The respondents said that they decided to register as member of the organization so that they could avail of the credit facility as an additional source of capital for their current businesses. Aside from the financial capital that they could borrow, they learned how to manage and handle their businesses better with the help of their co-members. They were also able to get more customers because of the network. Currently, there are 19 members, each contributing Php5,000 as membership fee. At present, the total capitalization amounts to Php40,000, which is also used as revolving fund. The organization decided to seek financial assistance from CBK in 2006. The loan was used as working capital through interest free loan grants to the members. As of September 2008, about 19 members have fully paid their loan. Based on the MOA signed in October 2008, Samahang Pagkakaisa again received a loan from CBK Power amounting to Php225,000. This was used to finance the individual projects of each member. The municipal government thru the Municipal Social Welfare and Development Office (MSWD) was also involved in the monitoring of the said project. The repayment scheme is composed of Php2,343.75 weekly payments payable in two years. All collections were deposited in a joint savings account. The members were very thankful for the loan that CBK gave them because they were able to operate and help each member financially and socially. Some of the respondents said that because of the support of CBK, they were able to sustain their businesses and send their children to school.

Samahang Pagkakaisa was also required to submit reports on the status of the project, list of members who availed of the loan, collection of loans from members, and financial reports showing remittances and outstanding loans. They were able to submit reports on a quarterly basis. They did not have problems regarding members since they prefer a small number of members for ease of collection.

Samahang Masikap Multipurpose Cooperative (SMMC)

Samahang Masikap was organized on June 23, 2004. Originally, there were 17 members but at present, SMMC only have nine active members. It also operates as a cooperative but has no formal registration with CDA. The sources of income of the members include pandan weaving and farming. According to the respondents, they decided to become members of Samahang Masikap because they want to have a source of extra capital for their individual livelihood projects. With the CBK Livelihood Loan Program, they were able to sustain their businesses and send their children to school.

The organization, classified as a people's organization (PO), focuses on giving micro credit for women in the barangay. Their sources of fund came from CBK and their revolving fund known as "butaw". They received financial assistance from CBK in 2006. This was used as loan to members who need working capital for their individual livelihood projects. Based on the agreement, they have to pay the loan for two years and after which they could borrow again. According to the President of the group, the funds were given to the municipal office thru the Municipal Social Welfare and Development Office (MSWD) but the release of check was delayed because of some politics involved. At present, the group is beset with poor collections, low membership and delinquent members. As of September 2008, only nine members have fully paid their loan. These members applied for renewal of their loans amounting to Php97,000. They said that the loan was used to fund their individual livelihood projects such buy and sell of meat, planting palay and vegetables and retail through sari-sari store. Some members however, could not pay the loan.

Pangkat Kabukiran ng Cavinti Farmers Association, Inc. (PKCFAI)

Pangkat Kabukiran ng Cavinti Farmers Association, Inc. started as an informal group of farmers engaged in farming and residing in Cavinti. It was registered under the Securities and Exchange Commission in 1999. PKCFAI was organized as a private association in September 2007. The officers said that they are affiliated with the Pangkat Kabukiran of ABS-CBN Foundation. They had plans to apply as a cooperative in 2010. Pangkat Kabukiran aims to develop the agriculture in Cavinti and envisions to become the fruit basket of Laguna. It started with five members. During the conduct of research, there were about 25 active members. Having a land property is the main requirement for membership in the group because their main mission is to develop agriculture in Cavinti.

All current members have a farm that they cultivate with different crops such as fruit bearing trees, vegetable crops, cutflowers, and rice. Some are also engaged in livestock raising such as poultry, and hog-raising. Others are into vermicomposting and organic farming. Majority of the members said that they decided to become a member of the association because they want to learn more about taking care of their farms. Their membership in the organization paved way into additional knowledge in farming and new networks and buyers for their goods/products.

Pangkat Kabukiran received shredder equipment from CBK Power as a part of its livelihood loan program. They also received some planting materials (mostly seedlings of fruit-bearing trees such as rambutan and lanzones.) No repayment has been made from these loans because the fruit trees will take about another three to five years to start bearing fruits. As for the shredder, they have been using it to make organic fertilizer albeit they have yet to fully utilize the shredder since they are still in the process of constructing a housing facility for it.

The support of CBK is perceived to be very helpful

because in the future, the fruit-bearing trees that they received will be producing yields that will give them additional source of income. The association is now planning to venture into new projects and one of those is wine-making through the technical support provided by the Department of Agriculture. They have already attended a wine-making seminar/workshop sponsored by the provincial office of the Department of Agriculture and they are now currently developing several fruit wines such as pineapple and mango.

This organization has a strong advocacy in promoting farming among the younger generation. Most members are in their retirement years and it is a requirement that the member should own a parcel of land prior to membership. However, they need to recruit new and younger members since most of the members are already in their retirement years. The president mentioned that they already looked into this concern, and for this reason a cooperative will be put up and headed by another active member.

Organizational health of beneficiary organizations

Given the profile of the beneficiary organizations, their organizational health was assessed using a 65-item assessment tool developed for this purpose. The items represent six organizational health dimensions namely: governance profile (items 1-6); legal profile (items 7-17); human resource /membership (items 18-19); planning performance and ability (items 20-34); financial abilities and performance (items 35-59); and fundraising capability and performance (items 60-65).

Identified indicators were subjected to numerical ratings of 1 to 3 to assess the organization health of organization-beneficiaries. A rating of 1 means that the organization was able to meet or comply; 2 means that indicators were not met and that the organization needs to enhance or develop such; while a rating of 3 means that the indicator does not apply to the organization.

Table 4 shows the summary of the organizational health of the seven organizations while Table 5 provides a detailed comparison in terms of these selected indicators.

Table 4. Summary of the organizational health of beneficiary-organizations

Grade/Organization	Samahang Agawid MC	Luntian MC	New Cavinti MC	Samahang Maliliit na Magsasaka ng Sitio Calminue MC	Pangkat Kabukiran ng Cavinti Farmers' Association, Inc.	Samahang Pagkakaisa MC	Samahang Masikap MC
1 – met/available/compliant	24	7	10	18	15	8	4
2 – not met/ needs to be worked out/developed	33	50	47	39	42	49	53
3 – not applicable	8	8	8	8	8	8	8
Total	65	65	65	65	65	65	65

Results show that Samahang Agawid MC has the most number of indicators that are met. This means that compared to the other beneficiary organizations, it functions as a relatively healthy organization. This is followed by Samahang Maliliit na Magsasaka ng Sitio Calminue MC, which is a very young cooperative and its members are eager to meet its organizational objectives. Pangkat Kabukiran is also a promising organization. However, New Cavinti MC, Luntian MC, Samahang Pagkakaisa, and Samahang Masikap MC show very low compliance with the organizational health indicators. It can be noted that while Samahang Agawid appears to be the most compliant, it has only achieved 24 out of the 65 indicators of organizational health or about 37% of the total. This has implications in the sustainability and success of the organizations as well as the success of the CBK Livelihood loan program.

Looking closely at each dimension, in terms of Governance Profile, Samahang Agawid MC met only three among the six indicators; three organizations were able to meet only two indicators; two beneficiaries met only 1 while Samahang Masikap was not able to meet any of the items. This implies that some of these organizations may have a standard organizational structure, but they were not able to define clearly the roles of the Board of Directors, officers, or members of the management team. There was no regular orientation or training as to their duties and responsibilities and so policy and decision making are also affected as reflected in the other

dimensions.

The Legal Profile indicates that Samahang Magsasaka ng Sitio Calminue MC was able to comply with four out of the 11 indicators. This may be due to the fact that since it is the youngest and newest cooperative among the beneficiary organizations, they are compliant with the legal requirements such as registration and filing of legal documents. It is followed by Samahang Agawid MPC and Pangkat Kabukiran with three indicators met.

Luntian MPC and New Cavinti MPC were able to meet two indicators while Samahang Pagkakaisa and Samahang Masikap met only one of the indicators. The two latter organizations were not registered in any government agency. It is noted that some indicators in this dimension do not apply to the beneficiary organizations. With regard to human resource dimension, Samahang Pagkakaisa and Samahang Masikap were not able to meet any of the two indicators. Again, since both are not officially registered, they do not have to comply with the minimum number of members required by law.

All others were able to meet the membership requirements, however, they do not have written policies on recruitment and hiring of members. The Planning Performance and Ability component shows that Samahang Agawid, Samahang Magsasaka ng Sitio Calminue MC, and Pangkat Kabukiran are relatively healthy, though still poor, as they were able to meet five (5) out of 15 indicators. Others were able to meet only one indicators, that of the organization's purpose meets the needs of the community (who are members of the organization).

This shows the organizations' commitment to its purpose and mission though there were no written mission statements. However, they still lack the know-how on strategic planning, conducting a SWOT analysis, and identifying key performance measures to evaluate their organization.

With regard to Financial Abilities and Performance dimension, only Samahang Agawid MPC was able to comply with nine out of the 25 indicators. Considered as the most successful among the beneficiary organizations, it has maintained financial records, has an existing accounting system, and prepares financial statements as required by CDA. However, the compliance is still below 50%, which indicates that its financial health needs to be improved. For other organizations, it shows dismal results such that the organizational health is very poor in terms of finance.

These organizations lack written fiscal policies, as well as key financial performance indicators, to determine its financial performance. This attributes the low repayment of the beneficiary organization on their CBK loans. In terms of Fundraising Capability and Performance, majority (5 out of 7) of the organizations are able to meet at least half of the indicators. Samahang Agawid MC and New Cavinti MC were able to comply with four items while Luntian MC, Samahang Magsasaka ng Sitio Calminue MC, and Pangkat Kabukiran were able to comply with three indicators.

All of them are aware of their fundraising activities and are done in an ethical manner however, accountability, monitoring, and communication among the officers and staff should be established to improve this dimension of organizational health.

Table 5. Detailed analysis of the organizational health of CBK beneficiary organizations

Indicators	Kalayaan		Cavinti			Luisiana	
	Samahang Agawid MC	Luntian MC	New Cavinti MC	Samahang Maliit na Magsasaka ng Sitio Calminue MC	Pangkat Kabukiran ng Cavinti Farmers' Association, Inc.	Samahang Pagkakaisa MC	Samahang Masikap MC
1. The roles of the Board and the Executive Director/ President are defined and respected, with the Executive Director/President delegated as the manager of the organization's operations and the board focused on policy and planning.	1	2	1	1	1	1	2
2. The board members receive regular training and information about their responsibilities.	2	2	2	2	2	2	2
3. New board members are oriented to the organization, including the organization's mission, bylaws, policies, and programs, as well as their roles and responsibilities as board members.	2	2	2	2	2	2	2
4. If the organization has any related party transactions between board members or their family, they are disclosed to the board of directors, the BiR and an external auditor.	2	2	2	2	2	2	2
5. The organization has at least the minimum number of members on the Board or council as required by their bylaws and Philippine laws.	1	1	1	1	1	2	2

1 = met / available / compliant
 2 = needs to be worked out / developed
 3 = not applicable

Table 5. continued: Detailed analysis of the organizational health of CBK beneficiary organizations

Indicators	Kalayaan		Cavinti			Luisiana	
	Samahang Agawid MC	Luntian MC	New Cavinti MC	Samahang Malilit na Magsasaka ng Sitio Calminue MC	Pangkat Kabukiran ng Cavinti Farmers' Association, Inc.	Samahang Pagkakaisa MC	Samahang Masikap MC
6. Boardmembers serve without payment unless the agency has a policy identifying reimbursable out-of-pocket expenses.	1	2	2	2	2	2	2
7. The organization is registered with and has filed its annual report with the appropriate agency (CDA, SEC, etc.).	1	1	1	1	1	2	2
8. All relevant filings to the appropriate agency (CDA, SEC, etc.) are current. These filings might include: Annual Registration, Articles of Incorporation with all amendments, Change of organization's Name, Change of Address.	2	2	2	1	2	2	2
9. The organization has filed necessary financial reports to appropriate agency.	1	2	2	1	1	2	2
10. BIR tax withholding, PhilHealth and SSS payments are current. (This requirement applies organizations with employees.)	3	3	3	3	3	3	3
11. Annual payroll report filings are current. (This requirement applies organizations with employees.)	3	3	3	3	3	3	3
12. Organization acknowledges and discloses to their board and general assembly (GA) any lawsuits or pending legislation which may have a significant impact on the organization's finances and/or operating effectiveness.	2	2	2	2	2	2	2
13. When the Board of Directors makes decisions, a quorum is present and minutes are maintained.	2	2	2	2	2	2	2
14. If the organization is subject to sales tax, proper filings and payments are current.	3	3	3	3	3	3	3
15. Organizations that participate in grassroots or direct lobbying have complied with all filings and government regulations.	3	3	3	3	3	3	3
16. Organizations that conduct charitable gambling (Bingo, etc.) have complied with government regulations.	3	3	3	3	3	3	3
17. Organizations have a written agreement with CBK or other organizations with which it has host-organization relationship on file.	1	1	1	1	1	1	1
18. The organization has a written or a soft copy of handbook/policy that is regularly reviewed and updated: a) to describe the recruitment, hiring, termination and standard work rules for all members or staff; b) to maintain compliance with government regulations etc.	2	2	2	2	2	2	2
19. The organization has the minimum number of members as required by their bylaws and Philippine laws.	1	1	1	1	1	2	2
20. The organization's purpose and activities meet community needs.	1	1	1	1	1	1	1
21. The organization frequently evaluates, by soliciting community input, whether its mission and activities provide benefit to the community.	1	2	2	1	2	2	2

1 = met / available / compliant

2 = needs to be worked out / developed

3 = not applicable

Table 5. continued: Detailed analysis of the organizational health of CBK beneficiary organizations

Indicators	Kalayaan		Cavinti			Luisiana	
	Samahang Agawid MC	Luntian MC	New Cavinti MC	Samahang Mailiit na Magsasaka ng Sitio Calimnue MC	Pangkat Kabukiran ng Cavinti Farmers' Association, Inc.	Samahang Pagkakaisa MC	Samahang Masikap MC
22. The organization has a value statement that is reflected in their activities and is communicated by its constituents.	2	2	2	2	1	2	2
23. The value statement includes standards of ethical behavior and respect for other's and the environment's interests.	2	2	2	2	2	2	2
24. The organization has a clear, meaningful written mission statement which reflects its purpose, values and people served.	2	2	2	2	2	2	2
25. The general assembly periodically reviews the organization's mission statement and modifies it to reflect changes in the environment.	2	2	2	2	2	2	2
26. The organization developed and adopted a written strategic plan to achieve its mission.	2	2	2	2	2	2	2
27. Board, staff, service recipients, volunteers, key constituents and general members participate in the planning process.	1	2	2	1	1	2	2
28. The plan was developed by researching the internal and external environment, or has been based on identified changing community needs and the organization's strengths, weaknesses, opportunities and threats (SWOT).	2	2	2	2	2	2	2
29. The planning process identifies the critical issues facing the organization.	2	2	2	2	2	2	2
30. The plan sets goals and measurable objectives that address these critical issues.	2	2	2	2	2	2	2
31. The plan integrates all the organization's activities around a focused mission.	2	2	2	2	1	2	2
32. The plan prioritizes the organization goals and develops timelines for their accomplishments.	1	2	2	1	1	1	2
33. The plan establishes an evaluation process and performance indicators to measure the progress toward the achievement of goals and objectives.	2	2	2	2	2	2	2
34. The plan is communicated to all stakeholders of the agency -- members, board, staff, volunteers and the general community.	1	2	2	1	2	2	2
35. The organization follows accounting practices that conform to accepted standards.	1	2	2	1	2	2	2
36. The organization has systems in place to provide the appropriate information needed by officers to make sound financial decisions.	1	2	2	1	2	2	2
37. The organization prepares timely financial statements including the Balance Sheet [or statement of financial position) and Statement of Revenue and Expenses [or statement of financial activities!] which are clearly stated and useful for the board and general assembly.	1	2	2	1	2	2	2

1 = met / available / compliant
 2 = needs to be worked out / developed
 3 = not applicable

Table 5. continued: Detailed analysis of the organizational health of CBK beneficiary organizations

Indicators	Kalayaan		Cavinti			Luisiana	
	Samahang Agawid MC	Luntian MC	New Cavinti MC	Samahang Maliit na Magsasaka ng Sitio Calminue MC	Pangkat Kabukiran ng Cavinti Farmers' Association, Inc.	Samahang Pagkakaiba MC	Samahang Masikap MC
38. The organization prepares financial statements on a budget versus actual and/or comparative basis to achieve a better understanding of their finances.	2	2	2	2	2	2	2
39. The organization develops an annual comprehensive operating budget which includes costs for all programs, management and fundraising and all sources of funding. This budget is reviewed and approved by the general assembly/memberships.	2	2	2	2	2	2	2
40. The organization prepares cash flow projections.	2	2	2	2	2	2	2
41. The organization periodically forecasts year-end revenues and expenses to assist in making sound management decisions during the year.	2	2	2	2	2	2	2
42. The organization reconciles all cash accounts monthly or quarterly.	2	2	2	2	2	2	2
43. The organization has a review process to monitor that they are receiving appropriate and accurate financial information whether from a contracted service or internal processing.	2	2	2	2	2	2	2
44. If the organization has billable contracts or other service income, procedures are established for the periodic billing, follow-up and collection of all accounts, and have the documentation that substantiates all billings.	2	2	2	2	2	2	2
45. Government contracts, purchase of service agreements and grant agreements are in writing and are reviewed by a staff member of the organization to monitor compliance with all stated conditions.	3	3	3	3	3	3	3
46. When with paid staff/personnel, payroll is prepared following appropriate government regulations and organizational policy.	3	3	3	3	3	3	3
47. Organizations that purchase and sell merchandise (coop store supplies and merchandise, etc.) take periodic inventories to monitor the inventory against theft, to reconcile general ledger inventory information and to maintain an adequate inventory level.	3	3	3	3	3	3	3
48. The organization has a written fiscal policy and procedures manual and follows it.	2	2	2	2	2	2	2
49. The organization has documented a set of internal controls, including the handling of cash and deposits, approval over spending and disbursements.	2	2	2	2	2	2	2
50. The organization has a policy identifying authorized check signers and the number of signatures required on checks in excess of specified peso amounts.	1	2	2	2	2	2	2

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3 = not applicable

Table 5. continued: Detailed analysis of the organizational health of CBK beneficiary organizations

Indicators	Kalayaan		Cavinti			Luisiana	
	Samahang Agawid MC	Luntian MC	New Cavinti MC	Samahang Maililit na Magsasaka ng Sitio Catminue MC	Pangkat Kabukiran ng Cavinti Farmers' Association, Inc.	Samahang Pagkakaisa MC	Samahang Masikap MC
51. All expenses of the organization are approved by a designated person before payment is made.	1	2	2	2	1	1	2
52. The organization has a written policy related to investments and livelihood projects.	2	2	2	2	2	2	2
53. Fiscal/ capital needs are reviewed at least annually and priorities established.	2	2	2	2	2	2	2
54. The organization has established a plan identifying actions to take in the event of a reduction or loss in funding.	1	2	2	2	2	2	2
55. The organization has established, or is actively trying to develop, a reserve of funds to cover at least three months of operating expenses.	2	2	2	2	2	2	2
56. Officers, staffs, board members and volunteers who handle cash and investments are bonded to help assure the safeguarding of assets.	2	2	2	2	2	2	2
57. The organization files income/profit reports to appropriate agencies.	1	2	2	2	2	2	2
58. The organization has an annual, independent/external audit of their financial statements, prepared by a certified public accountant.	1	2	2	2	2	2	2
59. In addition to the audit, the CPA prepares a management letter containing recommendations for improvements in the financial operations of the organization.	2	2	2	2	2	2	2
60. Funds are raised in an ethical manner for activities consistent with the organization's mission and plan.	1	1	1	1	1	1	1
61. The Board of Directors, officers and general assembly are knowledgeable about the fundraising process and the roles in the organization.	1	1	1	1	1	1	1
62. The board, officers and members of the organization supports and participates in the total fundraising process, including project identification, cultivation, solicitation and recognition.	1	2	1	1	1	1	2
63. The fundraising program is staffed and funded at a level consistent with fundraising expectations.	2	2	2	2	2	2	2
64. There is direct communications and relationship between and among organization officers or members in-charged with information services or marketing, accounting and other administration support functions to assist in the fundraising needs and efforts.	2	2	2	2	2	2	2
65. The organization is accountable to donors, partner agencies/ organizations and other key constituencies and demonstrates their stewardship through annual reports.	1	2	1	2	2	2	2

1 = met / available / compliant
 2 = needs to be worked out / developed
 3 = not applicable

CONCLUSIONS AND RECOMMENDATIONS

In general, the members of the beneficiary organizations benefited from CBK Power Livelihood Loan Program. However, in terms of performance as measured by loans repayment, all the beneficiary organizations generally have very low performance. Attribution of this low compliance is clearly to the state of organizational health of these organizations.

For Samahang Pagkakaisa and Samahang Masikap, members stressed that the loan was a big help because it aided them to continue and sustain their individual businesses and in turn, they were able to send their children to school. The Samahang Agawid, Luntian, Samahang Maliliit na Magsasaka ng Sitio Calminue, Samahang Masikap and Pangkat Kabukiran were all directed to having new projects in the near future provided they have the source of funds. While the benefits of the CBK Livelihood Loan Program to the members of the beneficiary organizations cannot be questioned, the sustainability of the program is in trial. In principle, the viability and sustainability of the loan program is anchored on the repayment rate of its beneficiaries. While there may be other factors causing low repayment rates, results of the study revealed that repayment performance is associated with the state of health of the organization. Considering that the program is livelihood and credit in category, central to this health is the organizations' financial capability. As clearly shown, all organizations did not even meet half of the total number of essential items.

There is a need to closely monitor and regularly communicate with the beneficiaries to address immediate concerns and problems in project implementation. Samahang Maliliit na Magsasaka, Pangkat Kabukiran and New Cavinti which pursued agriculture-related projects, should be aware on the effects of climate change and include this concept in the risk management of the project design. Also, project feasibility studies are to be provided prior to approval of loan from CBK, along with technical assistance and technical support throughout the projects are to achieve intended outcomes or effects.

For the organization beneficiaries, there is a need to communicate not only with the loan provider but within the organizations. It is very important that the members are informed of the projects and undertakings of their organization in order for them to cooperate. Also, some organizations needed capacity building for improved organizational management especially in the accounting and auditing of funds. It was also noted that there was lack of coordination between CBK and the beneficiary organizations. There is a need to identify the project risks such as imputing transportation cost of produce and land preparation costs in the corn planting project. Lack of farm-to-market roads was also a problem for Samahang Maliliit na Magsasaka and Pangkat Kabukiran because they cannot ship their agricultural products easily to the market.

It is recommended that the organizational health of beneficiary organizations be improved. For CBK to ensure sustainability of the benefits of their Social Development Program, their CSR framework may include interventions to increase organizational capacities of their partner and beneficiary organizations, especially in the area of project planning and management, as well as the organizations' ability to handle their finances. Interventions such as training programs on project management as well as basic skills in the areas of entrepreneurship, basic accounting, preparing feasibility studies, to name a few, may also have significant impact along this line. It is highly recommended that a stronger culture of mentoring from CBK be conducted through regular consultation, coordination and monitoring with and by CBK in order to stay focused on the projects and performance targets.

Technical assistance for specific projects, on the other hand, can be tapped from the municipal government and other government agencies. However, before entering into new projects, they should conduct feasibility studies to determine the viability of these proposed projects. Once again, this capacity brings organizational health dimensions into the forefront. Even forging strategic alliances with other community groups or cooperatives for higher probability of project success will lead to capacities under organizational health dimensions. It is highly recommended that the organizational development of beneficiary community-based organizations be a priority component of CBK's CSR programs.

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