

**EVALUATION OF PRODUCERS BANK MICROFINANCE LIVELIHOOD
SKILLS TRAINING PROGRAM IN NUEVA ECIJA, PHILIPPINES**

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ABSTRACT

BASUBAS, RIZALETH PATRICIO, Institute of Graduate Studies, Central Luzon State University, Science City of Muñoz, Nueva Ecija, April, 2006.
EVALUATION OF PRODUCERS BANK MICROFINANCE LIVELIHOOD SKILLS TRAINING PROGRAM IN NUEVA ECIJA, PHILIPPINES

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The study assessed the Producers Bank Microfinance Livelihood Skills Training Program through its member-trainees in Nueva Ecija. Data were analyzed using descriptive statistics, Pearson's product moment of correlation, and t-test analysis.

Simple random sampling technique was used in determining the sample. There were 120 member-trainees who served as data source. They are from 12 municipalities and cities namely: Cabanatuan City, Guimba, Licab, Llanera, Lupao, Science City of Muñoz, Quezon, San Jose City, San Leonardo, Sto. Domingo, Talavera and Talugtug. Data were gathered using personal interviews while secondary data related to the study were obtained from the Microfinance Department of Producers Bank.

Findings of the study showed that prior to the training of its members, the bank conducted training needs assessment survey and prepared training design. A total of 297 respondents from 12 selected municipalities and cities participated. The members were made to choose the livelihood they wanted to learn. Hence, the modules were identified, such as food production, vegetable production, and handicraft production and marketing strategies with governance on livelihood.

Majority of the trainees were female, while the mean age of the trainees was 44.06 years. Household mean size was 4.70. The highest educational attainment was high

school and their mean length of membership was 2.85 years with mean monthly income from major source of P 7,695.00. The mean monthly income from secondary source was P 2,387.00. The mean household income from all sources was P10,081.00 for a family with an average size of 4.70 members. The major sources of income were crop production or farming.

The training objectives were “partially attained” (1.95). Generally, the training topics were rated as “useful” (3.04) to their productive household work (3.04), food production, vegetable production, animal production, and handicraft production. The training methods in general were rated “effective” (3.18) and resource person’s performance was “very good” (3.19).

Results revealed that on food production, tocino, skinless longganisa, yema and bigante hybrid rice seeds were partially utilized. One utilized ginger tea and espasol, while special puto pao, ube candy and pastilyas were not utilized. The vegetable and animal production practices were partially utilized by the trainees specifically container gardening, mushroom and swine raising. Handicraft production, such as slipper making, was not utilized.

The t-test revealed a highly significant and significant result of difference in the governance on all livelihood projects except on inventories. On the microfinance program of the bank, a significant difference was observed in client retention. While collection rate had a negative but significant difference. On loan portfolio, highly significant difference was observed before and after the training.

Correlation analysis showed that age had negative but significant relationship with training topic. In terms of household size, highly significant relationship was noted with training method. Moreover, household size had significant relationship to performance of the resource person. Household income had significant relationship with the training objective of the program. Likewise, years of schooling had significant relationship to extent of livelihood skills utilization. Also, household size had significant relationship with knowledge acquisition. Sex was found with positive and highly significant association with profitability of the bank. Likewise, length of membership in microfinance program of the bank was found significantly related to collection rate.

Moreover, training topics had highly significant association with acquisition of knowledge. Training method was significantly associated with governance on their livelihood in terms of recording of sales and expenses. Similarly, training methods was significantly related with income derived from the projects implemented. The performance of the resource person was had a highly significant relationship with governance on livelihood particularly expenses. In addition, the income derived from the project was significantly related with performance of the resource person.

To further promote the increase in utilization of livelihood projects, the conduct of more training at their village/center level was recommended by the respondents. Also, convenient loan terms at lower interest rate for their livelihood projects implemented and marketing support may be given by the Producers Bank.

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