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Financial and technical support for the production of this publication was provided by the International Fund for Agricultural Development (IFAD), the European Union, the Government of the Philippines through the Department of Agriculture - Second Cordillera Highland Agricultural Resource Management Project (DA-CHARMP2) and the International Potato Center through the project Food Resilience Through Root and Tuber Crops in Upland and Coastal Communities of the Asia-Pacific (CIP-FoodSTART+). The following individuals and organizations have made intellectual contributions and shared practical experiences in the implementation of the MSC methodology:

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Correct Citation:

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Most Significant Change in the Cordilleras: A pilot evaluation of CHARMP2

ISBN 978-621-95072-3-3
Printed in the Philippines
April 2018

Published by:
DA-RFO-CAR: CHARMP 2
Bureau of Plant Industry (BPI) Compound
Guisad, Baguio City, Philippines
Tel: (074) 444 83 21  www.car.da.gov.ph  www.da-charmp2.ph

Disclaimer:
The views and opinions expressed on this book do not necessarily reflect that of the Department of Agriculture-CHARMP2 or of CIP. These are stories from the beneficiaries of the AAIGA component of the Project, in particular, from Abra, Apayao, Benguet, and Mountain Province. Utmost care was done in the process of writing and translating the stories from the different dialects of farmers interviewed to the versions contained in this book. In spite of the great effort made to retain the original context, tone, and style, certain nuances of the native dialects do not translate directly to English.
PREFACE

The Cordillerans have a tradition of storytelling. For centuries, they share stories on how their elders had captured the mighty mountains, turning them into the stunning rice terraces that the world wonders. More than the sight, these paddy farming structures have fed the Cordillerans for ages. They narrate how their mighty people have safeguarded themselves from the tough natural and man-made threats. They also tell their stories of tenacity and tales of hope that lowlanders look up to.

This book, the “Most Significant Change in the Cordilleras” is a contribution to the rich collection of Cordilleran stories. This is a welcome undertaking by the Second Cordillera Highland Agricultural and Resource Management Project (CHARMP2) together with the International Potato Center (CIP) Food Security Through Asian Roots and Tubers Crops in Upland and Coastal Communities of the Asia-Pacific (FoodSTART+) Project, both funded by the International Fund for Agricultural Development (IFAD). It is not just a story about the CHARMP2. It is a story of women and men in the mountains of Cordilleras touched by the Project, told from their perspectives, and what they value most.

There are two parts of this book. The first part are mainly stories of 20 women and a man who are members of the Project’s livelihood interest groups (LIGs) and Project staff who helped in collecting, reporting, and facilitating participatory learning from the stories. The second part is about the “Most Significant Change or MSC” as a technique for capturing project outcomes: the framework, methodology, and process.

The stories are inspiring. They bring insights on how change has come into their lives as they joined the LIGs. From gaining self-confidence, improving incomes that enables them to send their children to school, to peace of mind --- the stories tell struggles of indigenous peoples’ families in remote and mountainous areas to improve their quality of life. The most significant changes they experience may not be what the project intends, but they are changes that leave a mark to the story tellers’ lives.

There are limitations of the MSC as a tool to capture project’s outcomes. However, let it complement other tools as the technique brings out the project beneficiaries’ perspectives.

Listen to what these women and men tell you. Let their stories stimulate your senses to do more for the development of peoples in remote rural areas. You may also wish to learn how the MSC technique is adapted in the mountainous areas of the Cordilleras.

Enjoy reading, and be moved.

Jerry Pactoran
Country Programme Officer
Asia Pacific Division, Programme Management Department
International Fund for Agricultural Development
When we took over the reins of leadership in the Philippine agricultural sector, we promised to produce enough food for all Filipino families and uplift the lives of our farmers and fishers by bringing about changes and innovations in every aspect of production and governance.

It is in this context that I fully appreciate the earnest and consistent efforts of CHARMP2 in exploring innovative and out-of-the-box approaches to food security, resource sustainability, poverty reduction and improved quality of life of rural highland indigenous peoples/communities in the Cordilleras.

As a former journalist, I am no stranger to the collection and publication of a project’s success stories. But transforming this format into a project monitoring tool like the Most Significant Change Method (MSC) of qualitative M & E that is now in use in selected sites of CHARMP2 is an inspired and awe inspiring innovation.

Grounded on story gathering and selection methods that promote the participation of project beneficiaries and partners, MSC delves qualitatively deeper into the why’s and wherefore’s of CHARMP2 success stories and provides real and relatable faces to the cold impersonal figures of quantitative M & E.

I must therefore congratulate all of you in CHARMP2 for daring to explore innovations such as the Most Significant Change Method (MSC) and for continuing to achieve new heights of excellence and service to our farmers and communities in the highland of the Cordilleras.

Emmanuel F. Pinol
Feedback from our beneficiaries or farmer-partners particularly for a time-bound project such as CHARMP2, provides valuable insight for the improvement of our service delivery for the indigenous highland farmers. While there are various means of acquiring beneficiary feedback, the Most Significant Change (MSC) technique augurs well with the participatory approach of CHARMP 2 since beneficiaries/partner-farmers are involved in the selection of the Most Significant Change Story that reflect their experiences with the project.

This publication contains the experiences and methods used by CHARMP2 in piloting MSC. Being a new technique, this was undertaken in partnership with the International Potato Center- Food Resilience through Root and Tuber Crops in Upland and Coastal Communities of the Asia Pacific CIP-FoodSTART + project.

We hope that this publication will be able to provide readers with useful insights on MSC as a participatory qualitative monitoring and evaluation (M&E) technique.

Narciso A. Edillo, MA.ED.
In 2014, during a CHARMP2 supervision mission, I heard about a need and an opportunity. The AAIGA Component Coordinator of CHARMP2, Leonora Verzola told me that the communities where CHARMP2 worked were eagerly recounting results of the project that could not be captured by the usual evaluation tools. Women and men who had worked with CHARMP2 were telling stories of big changes: in their way of life, in their interpersonal relationships and in their sense of making a contribution to society and the economy. These results were positive yet unexpected, not part of the logical framework, but clearly significant achievements of the project.

So I told Leonor about an evaluation method we had been using in some of our projects in Latin America, called Most Significant Change, a qualitative evaluation tool based on community members’ response to a simple question: What do you think was the most significant change in your life brought about by this project? It is a participatory evaluation tool that encourages community members to tell the story of how their lives are different and what part of that difference is the most important. What kind of change do they value the most. The farmer identifies the change and ascribes value to the change. Their stories are not bound by pre-determined indicators of quantitative change, although they can and do cite these in some cases. They are not bound by project, program or portfolio priorities. It is their life that has changed, it is their story and they are the ones to tell it. For a project that practices participatory planning and implementation, using a participatory evaluation technique is very apt.

CHARMP2 has been one of the closest and most dynamic partners of CIP in the Philippines and through the FoodSTART project, Asia-wide. The collaboration has provided good practices and knowledge sharing opportunities for other CIP partners throughout the region. We have built up a solid, trusting relationship and an opportunity for tremendous mutual learning and adaptive capacity in the tools that CIP has introduced, from value chain development approaches, the Farmer Business School, enterprise development planning, and now the Most Significant Change evaluation methodology.

We look forward to continuing the strong partnership with CHARMP2 in the adaptation and going to scale of these different approaches.

Congratulations to all CHARMP2 staff on the great achievements of your project!

Gordon Prain
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Most Significant Change in the Cordilleras

Idi ken Ita

2018
Introduction

The Second Cordillera Highland Agricultural Resource Management Project (CHARMP2) is one of the many projects and programs of the Department of Agriculture (DA) in the Cordillera Administrative Region (CAR) aimed towards poverty alleviation. In 2009, the year that CHARMP2 began implementation, the recorded poverty incidence in CAR is 19.2 percent (2016, NEDA). Although this figure does seem small, CAR has provinces in both ends of the spectrum. Apayao has the third largest family poverty incidence rate at 54.7 percent, while Benguet has a poverty incidence rate of 2.8 percent making it the second least poor province in the whole country. In 2012, the overall family poverty incidence rate of CAR has decreased to 17.5 percent, or a difference of 595 families whose lives were changed for the better. At the time of writing, in 2016, it is projected that with the CHARMP2 activities in 170 poor barangays in the 37 municipalities of the provinces of Abra, Apayao, Benguet, Ifugao, Kalinga, and Mountain Province will have further contributed to the reduction of poverty and the improvement of the quality of lives of the rural highland indigenous peoples of the Cordilleras.

CHARMP2 has five components, each building on and contributing to each other’s gains. These components are: 1) Social mobilization, participatory investment planning, and land titling; 2) Community watershed conservation, forest management, and agroforestry; 3) Agriculture, agribusiness, and income generating activities (AAIGA); 4) Rural infrastructure development; and, 5) Project management and coordination. By the end of 2016, before the Project’s 2-year upscaling begins, the 170 target barangays would have learned to mobilize, manage, and maintain different social groups capacitated to achieve different goals: food security, income augmentation, land tenure security and resource conservation.

CHARMP2 is inherently participatory, gender-specific, and climate-ready. Communities take the lead in their development through the Participatory Project Investment Plans (PPIPs) and their implementation. Also, from these PPIPs, gender-specific priorities were determined and included in the activities. In terms of climate-readiness, the Cordillera highland communities, because communities are geographically isolated, strive to be self-reliant in food production. Each community plants, harvests, and processes, their own carbohydrate sources (rice, roots and tubers), meat products (native pigs, chickens), coffee, and sugar. In the AAIGA component, prioritization criteria identify commodities that are resistant or resilient to natural calamities, pests, and diseases.

The opportunity offered through participatory project planning and implementation, such as is used in CHARMP2, is in documenting change beyond numbers. Often, this is viewed as a challenge and therefore rarely executed, because qualitative documentation is perceived to lack structure, consume more time that it is worth, and cost more than its possible contribution to the project or future projects can justify. However, CHARMP2 has grown with the community. In the 8 years that the project has been present there, the stories of change in people’s lives and livelihoods coming from the communities grow louder and there is a clamor for them to be heard. So, if planning, implementation, and monitoring in CHARMP2 is participative, can the Project also include participative approaches in its evaluation methodology?

To find out, CHARMP2 engaged the International Potato Center (CIP) to familiarize Project staff with the emerging qualitative evaluation technique called Most Significant Change (MSC). Following an introductory workshop presented by Gordon Prain, then Leader of the Social and Nutrition Sciences Division at CIP and a follow up training led by Willy Pradel, Agricultural Economist also with the same
Division at CIP, in October 2015, CHARMP2 assessed the feasibility of using MSC as an evaluation tool for its project closure in 2016. Finding it a good fit, in October 2016, the MSC was piloted in the Agriculture, Agribusiness, and Income Generating Activities (AAIGA) component of CHARMP2.

The AAIGA component supports the Project goals of increasing farm income and attaining food sufficiency. Its objective is to improve production of sustainable and ecologically friendly farming systems; promote agribusiness through the improvement of value chains; and, introduce or improve non-farm rural small enterprises as income generating activities to increase family income of target communities. The major outputs of the component are: 1) farmer groups producing environmentally safe products for sale or consumption to meet market demand and food security needs, 2) marketing groups providing services to members that lower input costs or improve revenue, 3) rural-based enterprises providing employment and generating revenues, and 4) livelihood interest groups access financial and related support services.

One of the approaches of AAIGA is the value chain approach. CIP was tapped as the resource organization for the value chain approach and upon learning that CIP was also implementing Farmer Business Schools (FBS) in other projects using the value chain approach, AAIGA requested for training on FBS so that they can fluidly integrate the value chain approach into the Component’s activities. The Farmer Business School was developed by CIP in 2008 in Java, Indonesia; it is a participatory action learning approach to support farmer groups’ participation in the agricultural market chains. The FBS does not teach in a classroom setting, instead, it opens up the farmer’s field of learning to include the market and its chain actors and stakeholders. Being intensive, taking an average of six (6) months from value chain assessment (market assessment) to business launch, the FBS is as participatory and interactive as possible, bringing together farmers, extension workers, technicians and scientists, the academe, LGUs, actors in the market chain, and the consumers into the hands-on learning process.

With 644 farmer groups having received the Livelihood Assistance Fund, initially provided as a loan which they have to repay then receive back as grant, AAIGA has gone over and beyond its target outcome of 507 farmer groups accessing financial and related support services. That is, 644 farmer groups that received several learning opportunities in various formats: the intensive and extensive FBS, technology demonstrations, learning visits, and a radio learning program called School-On-Air. To make the group manageable in size, given that this is only a pilot implementation of the MSC, the 644 groups were further weaned to those who have undergone the FBS. Hence, we are left with farmer groups who have received the Livelihood Assistance Fund and have gone through the complete process of improving their farms, products, processes and accessing the market making them ideal for a pilot implementation of the MSC in CHARMP 2.

To implement the MSC, facilitators attended a two-day training and planning activity facilitated by CIP Communications Specialist, Ma.Vic Relayson and AAIGA Component Coordinator, Leonora K. Verzola. The training provided them with a solid knowledge of the concepts of the MSC technique while the planning activity allowed them to opt in or out of the MSC piloting, depending on their workload and confidence in the MSC technique, and for those groups.
who opted in, an opportunity to customize the MSC to their needs. In the end, out of the six (6) provinces covered by CHARMP 2, four (4) were able to implement the MSC in one of their communities; these are, Abra, Apayao, Benguet, and Mountain Province.

Provincial MSCs were conducted by the MSC team composed of the provincial facilitators and CHARMP2 project support office facilitators, all of them having attended the MSC training and planning. In each of the provincial MSCs, the facilitators explained the background and purpose of the MSC to the farmers. Each facilitator interviews a farmer using the MSC questionnaire which was workshopped and translated in local dialect during the training. A minimum of ten (10) farmers were interviewed. The ten stories were workshopped by the facilitators and five (5) is selected. The farmers whose stories were selected were asked to share their stories to the group. After sharing, all attending farmers were asked to rate the stories from the most significant change (a score of 1) to the least significant change (a score of 5). A secret ballot is conducted but results are tallied as a group. The most significant and second most significant stories are chosen for the regional workshop where one story will be identified as the Most Significant Change story in the Cordilleras. In the regional workshop, the facilitators went through the same selection process where all eight stories (two from each of the four provinces) were read, ranked, and the scores tallied. After the identification of the MSC story, an MSC for MSC facilitators was conducted to gather feedback and learnings from their experience which will inform the MSC implementation in the upscaling of CHARMP2.

This book presents the Most Significant Change story in the AAIGA component of CHARMP2 as well as the selected stories from the provinces. The second part of this book includes an MSC process review, learnings, and recommendations.
Methodology

In 2014, the MSC concept was presented to CHARMP2 by Gordon Prain, then Leader of the Social and Health Sciences and Innovation Systems of CIP, upon request of AAIGA Component Head, Dr. Leonora Verzola. Following positive reception from CHARMP2, in 2015 Willy Pradel, Agricultural Economist from CIP, went to the Philippines to engage CHARMP2 staff in a 4-day learning workshop complete with a field activity where participants went through the MSC process with actual communities. These two activities were the backbone of the MSC implementation in CHARMP2 as they allowed for the project to plan and budget for the MSC piloting.

Right in time for CHARMP2 project close, towards the end of 2016, the MSC piloting received the green light. Quickly, the MSC piloting was underway. A refresher course and activity planning was facilitated by Ma.Vic Relayson, CIP Communications Specialist, and Dr. Verzola from October 12 to 13, 2016. The refresher course focused on operationalizing the MSC technique for CHARMP2 while the participatory activity planning ensured that the MSC was customized based on the willingness, capacities, and schedules of CHARMP2 staff and the communities. During the refresher course, the Theory of Change of AAIGA was also identified.

Eleven days following the refresher course and planning activity, the MSC in Apayao province was completed. They were the first to commit to a date, setting it right after the training. They were followed by Benguet, Abra, and Mountain Province. Considering that Typhoon Lawin ravaged the Cordilleras from 19 to 20 October, leaving 390M in agricultural damages in the region, with 91M in Apayao alone, the Provincial Coordinating Offices of CHARMP2 has shown great confidence in the MSC process, making time for it between disaster response and recovery duties. For sure, this is one of the challenges in the MSC implementation, but with the dedication of the CHARMP2 team, the community was able to tell their significant change stories.

1. Preparation
   a. MSC Concept Presentation
   b. MSC Learning Workshop
   c. MSC Refresher Course and Activity Planning

2. Implementation
   a. MSC in Apayao
   b. MSC in Benguet
   c. MSC in Abra
   d. MSC in Mountain Province

3. Regional Workshop
   a. MSC story identification
   b. AAIGA domains of change identification
   c. MSC on MSC facilitators

4. Future Activities
   a. Book and Video Launch
   b. Reporting back to the community
Each MSC team consists of a mix of CHARMP2 Provincial Coordinating Office staff, a CHARMP2 project support office staff, and an LGU staff, usually a municipal agriculturist or technician. All of them have undergone the refresher course and activity planning. The communities are informed via text message of the reason and objectives of the field visit. The team then treks to the communities, one of our communities in Dalican, Bontoc, Mountain Province, takes a total of a four-hour trek to and from the end of the mountain main road. In the community, the farmer’s or livelihood groups welcome the MSC team who then introduces the MSC to them and the mechanics of the story gathering. A minimum of ten (10) farmers are interviewed one-on-one with a member of the MSC team using the MSC questionnaire which was workshopped and translated into the local dialect during the refresher course and activity planning. After all farmers have been interviewed, they typically break for lunch while the MSC team chooses five (5) stories based on the farmer’s length of engagement with the Project and quality and detail of the story.

There are some farmers who have not been with the Project for enough time for them to have experienced significant change. These were weaned out. The authors of the five (5) stories then reads their stories to the group. Some of them were visibly afraid of speaking in a group, especially so since the MSC team were video recording the activity. However, others are more than willing, and even excited and had ice breakers of their own to make the audience laugh. After the reading, all attending farmers then perform a secret ballot, ranking the stories from most significant to least significant, or 1 to 5. The scores are tallied in the group and the story with the least score emerges as the most significant change for that community; and, because we are only piloting the MSC in one community per province, this also is automatically the provincial MSC.
After about a month and a half from the refresher course and activity planning, a total of twenty-two (22) significant change stories from farmers were gathered by the MSC teams. Four of these were provincial MSC stories, meaning each of the four is a most significant change story for their province. A regional workshop was conducted to determine the regional MSC story, or the Most Significant Change story in the Cordillera Administrative Region due to CHARMP2. The regional workshop was attended by a smaller number of facilitators.

This is due to the year-end and project-end volume of work. Nevertheless, these were the same facilitators who attended the refresher course and activity planning and the same facilitators who were part of the MSC teams who interviewed the farmers. In the workshop, the provincial MSC story and the second most significant story were pooled after the group recognized that the second stories had very good content as well. The stories were read by everyone present in the workshop but, because attendance were uneven, only two facilitators per province were given a ballot each. To increase the non-biased members of the voters, four (4) MSC-trained CHARMP2 staff were included.

The story of Cindy Falicaco from Dalican, Bontoc, Mountain Province received a total score of 27, making her story the Most Significant Change in the Cordillera Administrative Region due to CHARMP2. The second significant change story of Mountain Province received a score of 47, making it the third most significant story in the region. Second most significant story in the region is from Apayao. The Benguet stories were in ranks 4 and 7. One story from Abra and one from Apayao share a total score of 54 and were both in rank 5. Abra’s second story was in rank 8. The group were given a chance to contest the results, but all were satisfied.

After the regional MSC story was selected, the group then identified common themes in all eight (8) stories. Prior to this, the workshop facilitator has identified domains based on the Theory of Change (TOC) of AAIGA; these domains will be verified by the emerging themes. The domains of change from the TOC were: 1) change in personal and organizational values, 2) Change in behavior, perception, and understanding, 3) Change in production and marketing practices, 4) Change in the quality of life.
It was discussed that the second domain identified from the TOC did not emerge as a theme in the MSC because most of the farmers who were willing to be interviewed or be a part of the MSC process were already forward thinking and receptive to change even as the Project was just beginning. Also, because the MSC prompts for participants to shift their mindset from fault-finding to the identification of significant change, then the MSC may not be able to capture negative emotions or perceptions. This could also mean that, had there been negative behavior or perception when the project first came in, it was quickly reversed as soon as the Project was underway. Or, that these were a minority, hence, not a domain. One of the participants, who is a part of the Social Mobilization component of CHARMP2 also explained that they have received feedback that communities were at first resistant to change or felt helpless in their situation but had changed over time. This may be pursued at a later time, if the Project deems it fit.

After the group has once again read though the stories, this time with the aim of identifying emerging themes. The group then subdivided into subgroups and discussed amongst themselves. Each team presented their identified themes. The facilitator grouped the themes according to similarity and tallied the number of stories the subgroups identified as belonging to each theme. The themes identified as being present in most number of significant change stories were 1) increase in income, 2) increase in self-confidence, 3) improved relationships with the community and the organization, 4) improved or established linkage to market, and 5) enhanced skills. Together with the group, the workshop facilitator then verified that for this MSC piloting, the domains of change that emerged were 1) change in personal and organizational values, 2) Change in production and marketing practices, 3) Change in the quality of life.

Because this is a pilot implementation of the MSC in CHARMP2, it was important to get feedback from the facilitators themselves for upscaling. Hence, the MSC facilitators also underwent the MSC process to identify the most significant change for MSC facilitators after implementing the MSC in the pilot communities. They were also asked to identify what needs improvement and whether they were willing to train the next crop of MSC facilitators. The facilitators answered their questionnaires in private and each of them relayed their answers in the group. The group then ranked the stories in the same process that an MSC story is identified. Six of the facilitators presented their stories in front.

The most significant change story in the MSC of facilitators was from Cecil B. Capegsan, a staff of the Social Mobilization component of CHARMP2. She said that she learned that she has to be “really fit, physically, socially, and mentally, and knowledgeable so that she can maximize the time and effort she [sic] spends in the communities.” Facilitators also found that they themselves benefitted from the process, realizing their worth as development workers (Godfrey Padawil, rank 2) and agents of real change (Ross Kiat-Ong, rank 3). Most of the facilitators said that they were willing to train the next facilitators provided they receive additional training themselves in the art of interviewing and writing. A separate section is dedicated to the discussion of recommendations for the upscaling of the MSC in CHARMP2 which have been informed primarily by the MSC for MSC facilitators.
Uray bassit, basta adda: No matter how small, as long as we’re earning.

Iti kangrunaan nga panagbaliw ti biyag ko ket jay immadda ti steady nga mangala-an ti pordiya nga mausar ti panagbiyag ken naadal ko nga ag-aramid ti business proposals, work plan ken financial plan. The most significant change in my life is the steady source of money from peanut processing and increase in knowledge in making business proposals, work plan and financial plan.

Simple lang ti banagbiyag mi ditoy Dalican. Han kami nga agbirok ti han me kaya magatang ken maited ti annak mi. Nu anya man ti adda isu ti an-anusan nga pagbibingayan. We have a simple life here in Dalican. We do not seek things that we cannot afford. Whatever is available, we divide it contentedly amongst ourselves. CHARMP2 opened opportunities in our community. We were provided with different employment opportunities through the four (4) components of CHARMP2.

I am the President of the Dagupan Women’s Association, Incorporated. The members of the group are mainly young mothers between the ages of 27 and 35. Through the AAIGA component, we participated in trainings such as the Farmer Business School. Through these trainings, I learned to write business proposals and financial plans. I also learned the importance of sustainable micro-enterprises and Good Manufacturing Practice (GMP). Part of this is maintaining cleanliness of the production area and the product itself. I was able to apply this habit not just in peanut processing but also in our household. Hygiene is very important.

I have more time for my family. I can take care of my children better, and I even have enough to afford their expenses in school. Because of increased income, I am able to save and increase my capital share in our women’s association. I have so much more time in my hands now that I have started to keep a native pig in my backyard garden. I feed the pig banana trunk and sweet potato and taro which are available in my own garden. I use the accumulated pig dung and organic household refuse as a fertilizer.

I also learned different ways to process peanut, which is our main commodity. We can process peanut into peanut butter, peanut tart, peanut muffins, and peanut bar. Right now, we are focused on peanut butter production because we already have a peanut grinder; but, through the Livelihood Assistance Fund of AAIGA, and the technical assistance of the Bontoc municipal agriculturists and technicians and the Department of Science and Technology, we are planning on buying an oven, a cooling rack, and other equipment needed to expand our range of peanut products. I am confident that we can sell our products. We were linked by CHARMP2 to participate in provincial trade fairs where we were able to expand our market outlets. Our peanut butter is being sold as far as Metro Manila, thanks to a community member who now lives there.

Most Significant Change in the Cordilleras

It is most fulfilling for me to be able to stay in the community and watch my children grow. My husband does odd jobs, and usually, I would have to leave my community to find work because what he earns is not enough. Now, I can stay in my community, take care of my family, and have a reliable source of income, too.
My husband does odd jobs, and usually, I would have to leave my community to find work because what he earns is not enough. Now, I can stay in my community, take care of my family, and have a reliable source of income, too.

Cindy Falicuo
Dalican, Bontoc
Mountain Province
Significant Change
Stories from Mountain Province
It is a life-changing experience. Our simple farm has been leveled up into a learning ground for peanut processing.

_Idi ti panagbiyag mi ket ada kami nga agtalaton, apan kami maki-uma ngem itta nga ada daytoy nga organisasyon nga sinumrekan mi ket ado ti naadal mi. Nanayunan ti kinaaling mi nga ag-aramid ti peanut butter ken daduma nga peanut processing babaen ti seminars._ Before, we only work in our farms or work as hired labor in other farms. Now, we have an organization and together, we have learned many things. Through the seminars we received, we learned peanut butter production and other peanut processing techniques.

_Kenyak ket ada naitulong na ti panagbiyag ko ta at least ada bassit nga sweldok ti panag-process ti peanut butter. Ado ti nasuro mi ti FBS, maysa ket uray farmers ket mabalin nga ag-produce ti good quality product._ Working in our group’s peanut processing business allowed me to earn a small income. In the Farmer Business School (FBS), I learned that even farmers are capable of producing quality products.

I am able to save money for my child’s school expenses and I am no longer dependent on my husband for money. I’m his income partner now.

We will continue what we have learned for our organization and our families.
The most significant change in my life is my increased knowledge in business, and the increase in income which allows me to share in household expenses with my husband.

Si lakay ko et maki-agagew laeng sunga dakkel badang ken siya nan naitapiyak sinan nay ay grupo. Baken et kedeng siya sin menpabala si siping nu waday kasapulan ay malakwan. Dakkel na ay badang gapu tay nasulok ay men business. My husband is a laborer, his wages are not enough to sustain our daily needs, so joining our group helped us a lot financially. Now, because of our organization’s business, my husband does not need to be the sole provider.

Being a young mother, my daily routine then was confined to baby sitting and doing household chores. I spent my days unproductive, waiting for my husband to come home from work or from doing odd jobs. At this time, the organization was being capacitated by CHARMP2 and I was asked to join our Livelihood Interest Group (LIG).

I became Vice President of our LIG and because of that I had the opportunity to attend seminars and trainings conducted by the Project. I joined the Farmer Business School (FBS) where I learned peanut processing, including proper packaging, and business management. We were also given an opportunity to go to Bontoc proper to learn about peanut tart and peanut brittle production. I learned things that I did not think was possible to learn outside the classroom.

In due time, because of the steady growth of our peanut processing business, we were able to pay the Livelihood Assistance Fund (LAF) to our Community Financial Institution (CFI) and the amount was returned to our women’s association as a grant. With the strong support of our husbands and our community, we were able to establish a market base for our products. This made us very happy and inspired to process more peanuts which led to the initial increase of our income.

With the wages I receive from our organization, I also ventured in cooking and selling tinodok (ground glutinous rice glazed with sugar syrup) in the community which the school children happily buy. The additional income derived from selling tinodok is used to buy groceries and items needed at home.

Our group, the Dagupan Women’s Association, Incorporated, realized the importance of self-reliance, and because of that, our self-worth has increased as well.
The most significant change in my life brought about by the AAIGA component is peace of mind.

Cleopatra Reynon  
Dalican, Bontoc  
Mountain Province

The most significant change in my life brought about by the AAIGA component is peace of mind.

Ada ti pagbuludan mi nu ada emergency ken ada pay ti mapan mi dumawatan ti tulong. Santo nu ada bantay nga ubing hanak nga umadayo nga agbirok ti makipurdiya-an. We have an organization to ask for help in case of emergency. As a young mother, I can stay with my children and still have a source of income. I don’t need to go far to look for jobs. Also, as member of Dagupan Women’s Association, I could ask for financial help from our Livelihood Interest Group (LIG). It is easier for members to borrow money.

Our organization started when someone from Cordillera People’s Alliance came and discussed human rights, violence against women, and women empowerment. Then, CHARMP2 came, and we organized as Livelihood Interest Group (LIG). I joined many seminars and trainings like Farmer Business School (FBS) where I learned about peanut processing and business management. Now, I have a new source of income and I am able to utilize my free time productively and efficiently.

As a young mother, I am able to find employment inside the community through our peanut processing activities. It is uplifting to think that in my small ways, I am able to help my husband provide for our daily needs.

The turnover of the Livelihood Assistance Fund to the organization brought much relief to us. We are able to increase our production and expand our market. We gained more income from sales and earned wages from processing; and, of course, there is available cash back-up when financial problems arise.
We are proud because our community, Dalican, is now known in other places because of our products.

Rosemarie Banganan
Dalican, Bontoc
Mountain Province

The most significant change in my life from my involvement with CHARMP2 is the new source of income from wages in peanut processing and the financial assistance I could avail of in case of emergencies.

Ta dakami nga young mothers, han mi mabalin ibati jay uubing mi. Ag-process kami ditoy ili mi, ada ti ma-gain mi nga bassit. Dakami ay waday ubing na ket okay lang ta uray bassit, ada pagbusbusy-an mi.

As a young mother, I do not need to leave my children to work. We process peanuts in our own community and then we sell the processed products and earn from the sales. We do not earn much but at least we have something to do.

Our Livelihood Interest Group (LIG) started in 2013. Peanut processing was chosen as our business because peanut is abundant in our community. We plant peanut in our small plots of land and sell it to our Livelihood Interest Group (LIG), this is one way for us to earn, another is by working in our LIG as peanut processors. We attended trainings on peanut butter and peanut tart making and with the Livelihood Assistance Fund (LAF), we were able to use what we have learned and build our business.

With the Farmer Business School (FBS) and other related trainings, I learned how to write a business plan and other good business practices. I also developed self-confidence from attending these seminars and trainings.

Having a business has a good effect in our community. We now expanded our market to Bontoc. We are proud because our community, Dalican, is now known in other places because of our products.
Significant Change
Stories from Abra

PHOTO CREDIT: WWW.APAYAO.GOV.PH
My active participation as President of Sabnangan-Omlili Mothers Association (SOMA) during the 1st year implementation of CHARMP 2 has brought about lots of learning that made an impact in my life. My involvement in the School on Air on Root and Tuber crops and Livestock and Poultry modules and in the Farmer Business School widened my business perceptions.

The most significant change in my life is the increase in earnings. *Adda apo nagbaliwan na ta adu ti naadal ko nga mabalîk ko nga aramîden a pangnayon ti pagbiagan. Naamiris ko pay ti kinapateg ti panagmulmul, panagaywan ti baboy ta ado ti libre nga maipakan.* I realized the importance of planting various crops and raising swine in my backyard. Indigenous feeding supply, such as banana shoots and root crops, is abundant in the area and it is free. I am one of the recipients of the Livelihood Assistance Fund. Because of the funds, I am able to raise a maximum of three (3) hogs for one year at one hog per production cycle.

I am able to apply all things I learned from CHARMP2. I planted root and tuber crops like taro or *galiang*, sweet potato and purple yam. When I harvest my plants, I market others and process the rest, especially the ones damaged during harvest. The processed products are sold within the community. Damaged crops that I am not able to process, I use it as animal feed. I do not buy commercial feeds for my hogs because these are expensive. I now realize that there are so many available indigenous feeding materials that I can get right in my backyard without spending money.

I also learned to process wine and vinegar out of fruits that are available in our farm such as pineapple, banana, bugñay wild cherries and java plum. I am able to produce vinegar for our household consumption and at times, I am able to sell in our community. If I have excess production that I can no longer sell in the community, I sell it to our association and they sell it outside the community.

All the learnings I acquired positively affected my life. It improved my family’s life. Now, I do not need to ask for money from my working children because I can make my own by selling my fruit vinegars and my native pigs. As a bonus, I am now also able to contribute to our household expenses.
Because I learned proper hog raising, I can now cure minor pig illnesses. I do not need to call the Livestock Coordinator of our municipality for minor issues.

Rocela Pati
Sabnangan, Luba
Abra

The most significant change in my life is the ability to contribute to household expenses. I get my income from selling pigs and processed products like wine and vinegar.

The money I earn from raising pigs, processing fruits into vinegar, and selling them helped in augmenting our household income. I have money to pay electricity bills, my children’s education, and other household needs. Dagita nga banag ket dakkel unay ti panagbaliw ti panagbiyag. These are big changes in my life.

Through the trainings I attended I learned proper swine raising, organic feeds production, and root crops production. I also learned how to process purple yam jam, wine, and vinegar. Because I learned proper hog raising I can now cure minor pig illnesses. I do not need to call the Livestock Coordinator of our municipality for minor issues. When CHARMP2 gave me purple yam clean planting materials, I reproduced it using the Rapid Multiplication technology which the Office of the Municipal Agriculturist (OMAg) taught us. I make fruit wine and vinegar using fruits available in our community such as banana, bugnay wild cherries, pineapple, mango, and other fruits.

Before, I only sell my products in our community; now, I am able to market outside our community. My neighbors order products from me and they sell them in Baguio City, a very touristy place. I also had some products which the Office of the Municipal Agriculturist (OMAg) and CHARMP2 bought and sold during Kawayan Festival.

Because of my earnings, I am able to sustain the schooling of my children. One of my children has graduated with a degree in Education and is now working as a teacher. I am able to share everything that I learned through CHARMP2 with my children and they also apply what they have learned from me.
I learned many things from seminars, meetings, School on Air and Farmer Business School. Dagiti adal a nasursurok a naibingay kanyak ket mangmangted ti namnama a mapasayaat ti panagbiyag ti pamilyak no daytoy ket iobrak wenno iaplikar ko ti panagbiyag ko. These learnings gave me hope that I can improve the life of my family. I love the challenge and am excited to exert more effort, knowing that my efforts will have an effect in the overall improvement of the life of my family. This is the most significant change in my life because I participated in AAIGA.

I learned how to raise pigs and how to make organic feeds. I also learned how to process vinegar and wine, how to plant vegetables, root crops, and fruits. I shared these to my family and together, we shared our learnings to our neighbors. It is a way for us to improve our relationships within the community.

I am able to help provide for our household needs and for the schooling of my children. I am empowered, I now convince my neighbors to join activities in our community.
I am the president of Sabnangan Omli-Mothers Association. We have two Livelihood Interest Groups (LIGs), one is engaged in Swine fattening and marketing group and the other is the Rice Bank group. Our association purchases piglets and sells it to members at a 10% mark-up. Members then fatten the piglets until it is ready to butcher. The association purchases the fattened pigs and butchers them. The pork meat will be sold within the barangay and the municipality.

I attended swine production training and I started raising pigs. The money I get from selling pigs helps in paying for our family’s expenses. My engagement in the LIG has uplifted the status of my family’s life. It helps pay for the basic needs of my household. I was also able to expand the nipa hut where my small general merchandise store is located.

It is a big help, now that I am the sole breadwinner, as my husband has recently passed.
Significant Change
Stories from Apayao
I learned how to become a good leader who guides and inspires members.

Lina Serquiña
Most Significant Change in Apayao Buluan, Conner Apayao

*Iti kangrunaan nga panagbalbaliw ti panagbiag ko gapwanan ti panakibinhinnilig ko ti CHARMP2 ket ti panakatibker ti panangidaulok iti grupo mi.* The most significant change in my life from my involvement in CHARMP2 is the leadership skills I acquired. I learned how to become a good leader who guides and inspires members. As we progress, our relationship in the group is also strengthened.

*Makatulong nak kadagit kaarubak kangrunaan kadagit padak nga babai ta kasla styak iti boses nu ada um-umay nga proyekto.* I can help my neighbors, especially women. I am the president of our LIG. As their leader, I am their voice if concerns and inquiries are raised about incoming projects. I can also help in disciplining our members and imparting values to them which is valuable in both our business and their homes.

Our group, the Buluan Rural Improvement Club used the 100,000PHP Livelihood Assistance Fund (LAF) provided by CHARMP2 through our Community Financial Institution, the Conner Multipurpose Cooperative (COMPCO) for swine fattening. Our LIG bought piglets and distributed it to members to raise and fatten for a year.

With the LAF, the members of our group could now use their spare time more productively by feeding and raising pigs, attending trainings and workshops, and conducting and attending group meetings. The meetings and activities have bound us closer. Because of this, we could discuss concerns, relevant trends, and problems among ourselves in an objective manner. We are now also able to lend a hand to those who need help in setting up their businesses or finding ways to earn income.
The most significant change brought about by my involvement with AAIGA is the improved relationship that I have with members of my organization, my community and my neighbors because of the improved self-confidence that I gained through my exposure with the various meetings, workshops and trainings.

Before, my life revolves around the farm and the house. I don’t have time even to talk to my neighbors because I have too many chores. Working alone has made me shy. Now, I enjoy participating in our group meetings because I realized that I could learn a lot from the experience of my co-members. I am no longer shy.

*Kasla makainana pay ti bagi ken panunot nu kasjay nga maki-inistorya.* I am able to rest my body and my mind whenever we start sharing our stories, our strife and successes, to each other.

I first learned of CHARMP 2 when the Agro-Farmers Field School (FFS) was organized sometime in 2013. I actively participated in the FFS classes and I was voted as the treasurer of our Agro group. When I heard that the Livelihood Interest Groups (LIGs) are being organized, I joined the Buluan Rural Improvement Club for meat processing. I was voted as the secretary of our LIG. Our Club was able to avail of meat processing trainings, a meat processing starter kit, and 100,000PHP worth of Livelihood Assistance Fund (LAF) as capital. To enhance our business management skills, a Farmer Business School was conducted for our Club which I also joined.

Because, we are still starting with our meat processing business, we cannot fully utilize the LAF provided to our group so we loaned out 90,000PHP to members, payable in one year at 2% interest rate a month instead of the usual interest of 7-10% per month that other financial institutions offer. I borrowed 5,000PHP which I used to purchase fertilizers for corn production. After selling the corn, I used the money to grow vegetables such as eggplants, okra, pepper, and string beans. I was able to pay the loan after one year.

At present, I am a barangay Health Worker (BHW) and I have been since 2013. I cannot be shy and have to be active as a BHW, or I will be replaced. I am also a member of the Barangay Anti-Drug Abuse Committee (BADAC). I am elected as an officer in the Parents Teachers Associations (PTA) in schools where my children are enrolled. I am happy that my children can also benefit from my newfound leadership skills, in the Parent Teachers Association in my children’s school, I am a 5th Grade homeroom president at the Buluan Elementary School and an 8th Grade homeroom auditor at the Conner National High School. I am also a member of the Buluan RIC KALIPI and Buluan Indigenous Association (BIGA). I learned that If you are active, people will nominate and vote for you.
Now, I do not have to worry about raising capital, just raising the pigs.

Dominga Farye
Buluan, Conner
Apayao

The most significant change brought about by my involvement in AAIGA is the bookkeeping skills I learned through trainings and workshops facilitated by CHARMP 2.

I was the treasurer of our group but I had no knowledge of bookkeeping. I became active in joining activities of the group because I can learn many things and soon enough my confidence began to grow. Before CHARMP 2, I am only confined to house-farm and neighborhood routine. Now, I am also able to visit different places. Na boost ti confidence ko nga sumango ti tatao babaen ti meetings ken workshops. Nakapasyar kami pay ti sabali nga lugar.

Using the Livelihood Assistance Fund (LAF), I received a piglet which was bought by our Livelihood Interest Group (LIG). Our LIG bought the piglet for 2,5000PHP and I paid back the piglet at 2,600PHP after growing and fattening the pig which I was able to sell for 5,600PHP. Before the LAF, I am not able to save enough to use as capital to buy piglets. If I am able to raise pigs, the earnings are used for food, education of our children, and other household and farm expenses; there is nothing left to use as capital. Now, I do not have to worry about raising capital because I could avail of piglets from our LIG out of the LAF we received from CHARMP 2.
The most significant change in my life is financial readiness for the schooling of our children. I have available collateral in the form of pigs if I need to borrow money to sustain my family’s needs.

*Isu iti mangkamkamakam ti kailangan mi ta six months nga makaburas kami ti mais ket nu baboy three to four months nga tarakenen ket ilako kun.* We used to rely on corn, which we harvest after six (6) months, with pigs, we can make a profit after three to four months.

Raising pigs, I am able to use them as collateral to borrow money for my children’s school allowance and lunches. My pigs served as my piggybank. *Kasla nag-alkansiyaak jay baboy ko.*

Before the Livelihood Assistance Fund (LAF), I had no pigs. I acquired my first piglet for 2,600PHP from our Livelihood Interest Group (LIG) and after three months sold it at 5,600PHP and paid the cost of piglet to our LIG. I acquired another piglet for the second production cycle from our LIG and after four months sold it at 5,400PHP and again paid back the cost of piglet. I stopped raising pigs when our LIG paid back the LAF to the Conner Multipurpose Cooperative after one year of utilizing the fund. But because our LIG was able to comply with the requirements set by CHARMP2, the LAF was awarded to us as a grant.

With the LAF grant, our LIG bought pigs to loan out to the members but I didn’t want to raise pigs anymore, however, my husband enjoyed feeding and caring for the pigs so I acquired two piglets and fifty kilograms of feeds to be paid back to our LIG after one year. After five months, I had one pig butchered, I used some of the meat to feed our neighbors who came to help us harvest corn through *ammuyo* or *bayanihan* (communal work) and sold the rest.
The pigs serve as my security if I need money to finance the education of my children, I can readily sell them.

Lolita Verdadero
Buluan, Conner
Apayao

Ti panagbasa dagiti annak ko ket dakkel nga mangbaliv ti panagbiag mi nga pamilya gapu ta isu ti gameng nga haan matakaw ken mausar da iti unos iti panagbiag da. My children’s education will improve our lives as a family because it is a treasure that can never be stolen and they could use it in their lifetime. They need education to find jobs. If they are educated our life could be better.

My joining the livelihood activities of CHARMP2 enabled me to have financial flexibility. I am a member of the Buluan Rural Improvement Club which is a recipient of Livelihood Assistance Fund (LAF) of CHARMP2. Through our group, I received piglets to raise. The pigs serve as my security if I need money to finance the education of my children, I can readily sell them.

Prior to joining our LIG, I do not attend any activities in our community. I now have a reason to go to meetings and activities such as trainings and workshops whether sponsored by our community or our LIG. I enjoy our discussions and storytelling sessions.
Because of the Livelihood Assistance Fund, I am now a swine raiser.

Josephine Makin
Buluan, Conner
Apayao

In the trainings and workshops we attended through CHARMP2, we learned that hybrid pigs grow faster. It is a source of additional income and food. However, I did not have any money to buy piglets. We have many expenses for our farm and for the education of our children. Because of the Livelihood Assistance Fund, I am now a swine raiser. One of my pigs sold at 9,000PHP; after deducting all expenses (commercial feeds and capital of 2,600PHP), I was able to have a net gain of 2,000PHP. I have two piglets in my backyard now.

We use commercial feeds, so sometimes, we run out. If this happens, other members of our group loan us whatever excess feeds they have and we pay them back.

I also became active in attending and in participating group meetings. We charge 150PHP from anyone who is not present in meetings. But I find, that even if there is no fine, I will still attend meetings because I enjoy the discussions and the stories that we share. Of course, we share stories as much as we share food with each other.
Significant Change
Stories from Benguet
The most significant change in my life from my involvement with CHARMP2 is the improvement of my relationships with others. I was able to overcome my shyness. Through trainings, I am now able to talk in front and teach simple cassava processing and proper food preparation. I can also preside in meetings.

As children, we are used to eating and planting root and tuber crops, like sweet potato and taro. We inherited this way of life from our forefathers. We plant for home consumption only. We steam or boil our cassava for immediate consumption. We also process cassava into chips and flour. We also ferment it using an indigenous yeast. Fermented cassava is good as a snack, and we serve it in different occasions and sometimes we even sell it. We also cook cassava with sugar and young coconut meat, this is an indigenous process called lipak-libong.

When CHARMP2 first came into our community we prepared a Participatory Project Investment Plan (PPIP). We identified cassava as our product because it suits the criteria of the project (organically grown and low risk). There were several trainings and seminars, coaching and mentoring sessions conducted by CHARMP2 in the community. I attended trainings on cassava processing and the School-On-Air on root and tuber crops. I also joined the Farmer Business School (FBS), where I learned how to prepare a business plan and about the value chain.

Under the FBS, we had a learning visit in Bayombong, Nueva Viscaya. We participated in an actual demonstration on how to make pan de sal, vegemeat, noodles, and chips, ketchup, and frying crackers from sweet potato. Aside from those sponsored by CHARMP2, we also joined other learning visits regarding root crops, which opened my mind that cassava can be processed into different products which are not only for home consumption but also for market. We enhanced our lipak-libong cassava processing and now we make different products from cassava such as cassava roll, pitchi-pitchi, cutsinta, suman, cassava-cue, cacharon, chips, flour, and polvoron. Aside from my learnings, I am grateful for the chance to travel and see different business practices.

I also apply what I have learned to enrich the lives of my family. I cook different cassava snacks for my grandchildren because it is nutritious and has no additives. I substitute cassava for bread. It is a good complement to coffee.

Through trainings, many things have been imparted to us and we can revolutionize the use of cassava.
Increase in income is the most significant change in my life from my participation in AAIGA activities. Before, I plant cassava but I do not have a regular market. When I process my cassava into *binubudan* (fermented cassava snack), I have to go house to house to sell. Sometimes, I can’t sell all my products so I feed the rest to our pets. My efforts in planting, cooking, and marketing are wasted. Instead of increasing my income, I lose and so I stopped planting cassava.

In 2013, AAIGA, a component of CHARMP2, was introduced to our community. With the help of AAIGA, we were able to form our organization, Pudong Cassava Growers Association (PUCAGA). AAIGA taught us how to manage our business through seminars like Farmers Business School (FBS). They taught us bookkeeping, simple accounting, and financial management. I also learned how to manage my family finances and how to deal with members of our organization.

Through PUCAGA, I now have a regular market for my cassava. I don’t need to make *binubudan* at home and then go house to house to sell because PUCAGA buys my cassava. I even bought additional cassava to plant. I use the money I receive from selling cassava for my children’s allowance. I now have extra time to take care of my family because planting cassava does not require a lot of effort.
Because we have our group, it is easier for us to sell. Buyers contract our group for orders and we deliver. Before, we cannot sell as much because we are ashamed to peddle our products on the streets.

Glory Ligat
Pudong, Kapangan
Benguet

Addan pagbis-bisiak, idi balay lang. Tadtan, addda ar-aramidek para sarilik ken Kailiak. Now, I have something to do for myself and for my neighbors besides household chores.

The most significant change in my life through my involvement with AAIGA activities are the knowledge and skills I gained on cassava processing and bookkeeping. The bookkeeping training helped me a lot in the performance of my duties and responsibilities as the treasurer of our group, the Pudong Cassava Growers Association (PUCAGA). I am happy because my knowledge on cassava processing was enhanced. Before, I only boil cassava for home consumption but my grandchildren do not like the taste. Now, I can prepare various cassava snacks such as cassava rolls with peanut butter, pitchi-pitchi, kutsinta and polvoron to the delight of my grandchildren.

During the participatory investment planning in our community which was facilitated by CHARMP 2 in 2010, we selected cassava as our priority commodity. In 2012, we attended cassava processing training conducted by CHARMP2 and our Municipal Local Government with resource persons from the Northern Philippines Root Crops Research and Training Center (NPRCRTC). After the training, we started producing and selling cassava snacks. Through product promotions during special occasions in our community and in our municipality, we started to have continuous orders for the cassava snacks that we produce. With the starter kits for the preparation of cassava snacks and the 100,000PHP Livelihood Assistance Fund (LAF) provided by CHARMP2, we were able to expand our cassava snack business.

Thirty thousand pesos of the LAF was set aside for our cassava food snack business and 70,000PHP was loaned to members at 3,000PHP each for cassava production with 12% interest per year. The members are required to pay the amount they received from our group in the form of cassava tubers equivalent to 224 kg at a buying price of 15PHP/kg.

Prior to the LAF, we source cassava tubers from our members on consignment basis and payment is done after the cassava snacks are sold. With the LAF, the members that did not avail of the loan are paid upon delivery. This encouraged the members, especially the young mothers to plant more cassava. Cassava is easy to produce because input and labor requirements are very minimal.

With this, I am happy, because whenever we have orders for cassava snacks, we scout for members who have available cassava tubers. This provides our members with income that they could readily use as daily allowance of their school children. Even I am able to sell about 3,000PHP worth of cassava tubers per month. I know that this is helping our members because as the treasurer of our group, I am tasked in paying the cassava tubers sourced from them. Usually, I pay 800PHP per delivery.

After the cassava processing training, we had the Farmer Business School where we were trained on bookkeeping and marketing. With these, I was exposed to dealing with people. Because we have our group, it is easier for us to sell. Buyers contract our group for orders and we deliver. Before, we cannot sell as much because we are ashamed to peddle our products on the streets.
The most significant change in my life is my increased interest in attending trainings like cassava processing and group meetings in organizations like PUCAGA. I attended trainings on writing project proposals, managing a cassava plantation, and cassava processing. It helped me overcome my shyness and became more active during meetings and trainings. At present, I help in mobilizing co-members to attend our organization’s activities. Attendance to meetings and membership to organizations are now given importance by residents in our community.

CHARMP2 interaction convinced me to increase my cassava production since my raw cassava can be processed into different products like flour, cassava roll, tinupig, pitchi-pitchi, and binubudan. Market areas of cassava products are expanding such as in fiestas, municipal foundation celebrations, church anniversaries, and community gatherings. These promoted the consumption of natural foods which are safe to consume no matter the age.

As a cassava farmer, supplying fresh cassava to PUCAGA helps me in obtaining additional income. CHARMP2 and Municipal Government interventions also helped us in the mass production of cassava. The provision of the Livelihood Assistance Fund (LAF) helped in the expansion of cassava plantation and in the hiring of farmhands.

Cassava production is important in order to have continuous supply for cassava processing. If raw cassava is available for sale, we will have additional income. If I have additional income, I have money to buy rice and clothing, to afford education of my grandchildren, to hire laborers for my farm, and to pay taxes.
Limaingakun, adun ti nasurok. Nadiscover ko nga adda gayam ammok nga bassit nga matulong ti daduma. Gapu ti trainings ko ti CHARMP2. I learned a lot. I realized that I have some knowledge that could be of help to others because of my trainings from CHARMP2.

I gained knowledge and confidence so I can deal with people and join trainings. Before, I am shy and afraid to mingle, I stay at the back during activities. Now, I am no longer hesitant to sit in the front row because I am ready to answer questions that will be asked. I realize that I have a lot of potential and that there are a lot that I could do to be of help to others. During trainings and seminars, I share my knowledge so that others may learn from them. I say that if you know that what you are saying is right, you insist upon it so that others will learn, because if you agree with what you know is not right, then you become part of the mistake. Sometimes, there are people who get offended, but they make amends later as they realize that the animosity is for the wrong reasons.

With CHARMP2, I gained more friends because I have a lot to teach. If there are trainings and meetings in our municipality even those not sponsored by CHARMP2, we are called to share our knowledge. I am included by our Municipal Engineering Office during project monitoring visits in my capacity as the chairman of our Barangay Participatory Monitoring and Evaluation Team (BPMET). Our mayor requires that I submit my monitoring reports directly to him. I have discovered so much potential in myself.

I was a daycare teacher, community health worker and a member of various organizations in the past but the most significant was my involvement with CHARMP2. I joined three organizations of CHARMP 2: 1) the Pudong Cassava Growers Association (PUCAGA) as a member; 2) the Pudong Farmers Agroforestry Advocates (PFAFA) as a member; and 3) the Barangay Participatory Monitoring and Evaluation Team (BPMET) as chairman.
The most significant change that resulted from my participation in AAIGA is the acquisition of skills and knowledge through trainings, seminars, and workshops.

I gained knowledge in bookkeeping and food processing from the trainings conducted by the project. I also acquired new learnings in organizational management in my experience as the leader of the organization. Our Pudong Cassava Growers Association (PUCAGA) was formed through CHARMP2. PUCAGA strengthened our relationship with our community. We obtained financial capability from the Livelihood Assistance Fund (LAF) to start our business and other income generating projects.

When CHARMP 2 organized PUCAGA, cassava was our priority commodity. We learned new technologies on cassava production and cassava processing. Our association conducted regular and general assembly meetings. We buy cassava from our members and process it. Selling our processed cassava earns us income. Our cassava plantation has also expanded because we now have a market for fresh cassava: our own organization. Our processed product market has also expanded outside the community so now we have a good problem: we need more cassava to make more cassava products.
Domains of Change

The domains of change were identified during the regional workshop by pointing out themes in the stories and looking back to the AAIGA Theory of Change.

1) Change in the quality of life
2) Change in production and marketing practices
3) Change in personal and organizational values

These domains of change are illustrated in the synthesis of the stories below.

Significant change in the lives of women, their farms, families, and communities

In the Introduction, we mentioned that the MSC piloting is inherently gender-sensitive. That all the stories except for one are by women, is not particularly because of the MSC process, nor because women are more expressive and appreciative of storytelling activities, but that the livelihood interventions of the AAIGA component were more attractive to women.

In the MSC story of Cindy Falicao, she mentioned that her husband does odd jobs, sometimes working as a laborer in other farms, sometimes as a handyman in town. Other significant change stories echo this. The women harvest whatever crops grow in their farms, process them in the traditional ways, and sell house to house. It is time consuming, time they would rather spend with their children, and it does not earn enough to augment their husband’s income. Because of this, they attribute little value to their crops. If they are strong enough, they can find work in the towns, but these towns are often a two-hour walk, or are accessible but then they would need to pay for fare. Also, the ones who are strong and confident enough to work far from their communities are the ones who have small children to take care of. If they choose to leave, they have to find someone to care for their children, someone they have to compensate; or their husbands would have to take care of them himself cutting off his income stream. Often, women stay in the community and care for each other’s young as the other harvests, cooks, and sells. They tell each other stories of strife while they take care of each other’s children.

When CHARMP2 entered the communities, these women found value in their crops and in themselves. Notice that in the stories, most of them said that they do not earn a lot from their Livelihood Interest Groups, but at least they have something to do and the little that they do earn is enough for household expenses and the education of their children.

All sub-components of AAIGA have been validated in this significant change. The value chain development, the technology demonstrations, the learning visits in processing sites, the product development trainings, the linkage to markets, and the Livelihood Assistance Fund, allowed the women farmers grow or source their commodities according to standards, to process their commodities so that consumers will buy them, and to link their products to the market chain so that they earn better.

Now, they value their crops more, they value themselves more, and they are able to bring more value into their family life. This significant change in the lives of women is a change in the community and in their families.
The Livelihood Assistance Fund (LAF) has for certain made a lot of our community members, our partners, laugh, not in jest but in joy. It has been mentioned over and over again. It is an obvious change from the previous lack of capital of the community. However, from the point of view of the project, the LAF funded activities of the Livelihood Interest Groups would not be sustained if the members do not have the necessary skills to operate their income generating activities.

This is where the Farmer Business School (FBS) comes in. With FBS, as validated through the MSC process, the LIG members were able to acquire and hone the skills they need to start, operate, and manage a group business.

The Farmer Business School (FBS) is a participatory action learning approach to support farmer groups’ participation in agricultural market chains. The approach is guided by a market-chain curricular framework and features a series of learning activities over a production-marketing cycle including interaction with other chain actors and stakeholders.

All the groups interviewed in this MSC piloting went through FBS.

## Significant change in self-appreciation and discovery of potential

One of our MSC facilitators said that what was most significant for her when she conducted the MSC was seeing the smiles in the faces of the community members. This is not to say that when they first came to the community to introduce the Project, there were no smiles on people’s faces. Communities in the Cordillera are welcoming, they open their houses and share what they have, they share the best of what they have. Based on the MSC stories, what the MSC facilitator saw was the new energy coming from the community. She came back to see people who are braver; more confident in their words and in the way they deal with people; more confident in their newfound knowledge and skills; more confident in their sources of income, in their products, in their farms; more confident that they provide for their children’s education and their household expenses; more confident in the unity of their organizations, communities, and families.

The significant change stories start with women feeling resigned and helpless and the stories end with women confident that they can continue the change the Project helped initiate. In a development project, much less in an agriculture project needs assessment, it is uncommon to say that the community needs psychological uplifting; usually the needs are more tangible or physical: water, food, shelter, health, protection, livelihood, education, infrastructure. Possibly because CHARMP2 has been working in the communities for eight years, or of the participatory approach of the Project, or of the mix of interventions, or an interaction of all of the above, that CHARMP2 has enabled the community to go up Maslow’s hierarchy of needs and achieve a high level of self-esteem and for some community members, especially those who are presidents of their LIGs, to even approach self-actualization.
Most Significant Change for facilitators

Being a pilot qualitative evaluation of CHARMP2 using the Most Significant Change technique, there was a need to evaluate the technique. To do this, the facilitators themselves underwent the MSC process. The stories could be read in the next pages.
In your opinion, what was the most significant change in your perception and appreciation of YOUR IMPACT as a community worker in the communities after this round of MSC piloting?

Learn more, share more

by Cecil Capegsan
Most Significant Change for Facilitators
Community Development Officer,
CHARMP2

As a community worker, I learned that I have to be really fit, physically, socially, and mentally, and knowledgeable of the relevant activities, challenges, and opportunities in the community, so that I can maximize the time and effort I spend with them. Based on the MSC process and story outputs, the important changes brought about by the Project in the communities are not the physical outputs or results, but the personal development acquired by the Project partners. Being more fit and more knowledgeable, I will have more to share to the communities that I visit.

Unrealized worth

by Godfrey Padawil, AAIGA Staff

The MSC activity has made me realize my worth. At first, I thought the LIG members treat this sort of activity as a complete waste of time. It has never come to my mind that they are appreciative of things that give them a chance to express their thoughts. After joining the activity, I have changed my perception as well. It is a great victory for me knowing that they give importance to things that might inconvenience them because they are able to see the activity’s worth. Because of this, I am glad to have been part of the MSC activity and CHARMP2.

Knowing the community

by Johnny Jose, Agriculturist II- OPAG-Benguet

I learned that I have to know the dialect of the community to capture the nearest or the exact message of the respondent. Aside from that, I also need to make it a point that I know the background or the history of the family being interviewed.

Smiling faces

by Mazshaerra Agosto-Idao, Provincial Coordinating Office Staff

I appreciated my impact to the community when I see the smiles of the beneficiaries, our Project partners. Their smiles reflect their contentment with the Project. Their smiles are a manifestation that the objectives of the Project, especially the component, was achieved. Seeing the smiles on so many people’s faces, I believe that there are still more significant change stories hiding behind those smiles, but nevertheless, their smile says it all.
Agents of real change
by Ross Kiat-Ong, Municipal Agriculture Extension Worker of Bontoc, Mountain Province

As an Agriculture Extension Worker, I feel proud that we could exact change as we envisioned it to be done. It is heartwarming to note that efforts exerted did not go to waste. I feel that I am an agent for real change – being able to convince and inspire community people to do best and not just be contented to do good.

A new evaluation
by Jomar Alupay, AAIGA Staff

As a community worker, the most significant change after this round of MSC piloting is improved knowledge in assessment and evaluation because MSC is something new for project evaluation.

My first job
by Julie Ann Kis-ing, AAIGA Staff

I am able to learn many things from the lives of the interviewees in their social, emotional, and financial aspects. I was given the opportunity to go to different places and to interact with different people. I learned better ways to do my job: communicating with different people of different walks of life, conducting interviews and even translating their messages across different dialects and languages. Though I have committed mistakes throughout the process, I believe that these will make me better.

Now, I know better
Leonora Verzola, AAIGA Component Head

With the MSC piloting, I am able to verify the relevance and validity of the reports and studies undertaken in the AAIGA component.

How was your MSC documentation experience different compared to other documentation techniques?

Cecil Capegsan: Other documentation techniques are leading. The information that is generated is the information that the documenter wants. For MSC, it is focused on the most significant change of the topic as told by the person him or herself. The MSC process also places emphasis on going back to the communities to inform them of the output or result of the documentation process. Also, other documentation techniques are usually a composite of different stories, so that it becomes depersonalized. For MSC, the documentation output is the individual personal story.

Godfrey Padawil: Apart from my thesis and feasibility studies, I have never had other data gathering or
documentation papers. This MSC is a new thing for me – a more social interaction with people who have been engaged in agricultural activities. This technique is not a standard monitoring and evaluation tool, nor can it be the only tool to be used, but it is a realistic and interpersonal method that gauges satisfaction directly. I have come to know that this technique bridges the gap between the agencies giving the funds and the beneficiaries affected by it. In a holistic perception, this method tries to communicate with people who rarely get the chance to do so – we’re getting stories from small people.

Johnny Jose: Other documentation is done through rigid questionnaires while MSC is done in writing and actual in-terviews to extract more information and learnings.

Mazshaerra Agosto-Idao: Documenting MSC is more on capturing the significant change of a specific person in the community, so that the reader is able to imagine how their situation has changed. There is no specific indicator to be used. You just let the farmer tell her most significant change story. Another different component of the MSC is that we are required to re-echo the result to the community we have interviewed. More often, monitoring and evaluation and documentation activities are linear and one way: we get the information from the community and we submit the report to the funders or partners. With MSC, we go back to the communities to present them the output. They become part of the entire process.

Ross Kiat-Ong: MSC documentation focuses more on the qualitative and affective aspects of measurement. It is more difficult compared to other M&E tools but results obtained are more in-depth because it captures the real sentiments of the people.

Jomar Alupay: MSC is something new. This method uses qualitative assessment and evaluation but still captures a wider view of the results of the Project. Quantitative assessment and evaluation focuses on targeted results. Results not in the framework are not captured. With MSC there is no limit, no indicators, the farmers can freely tell their stories.

Leonora Verzola: The method is different because there is an analysis of the story gathering and it provides a venue for implementers to reflect on what they are doing or what they have done. MSC is not plain storytelling.

Cecil Capegsan: I think there should be more training on how to conduct the interviews to really capture the most significant change the subject wants to express. Also, how the story was written by the interviewer is a factor for the story to be picked up in the selection process. Sometimes, there are MSC stories that are really unique but were not written well so they are not appreciated by the group.

Godfrey Padawil: The pilot focused on very few groups, so some results might be exaggerated or under-expressed. It is therefore suggested that in the next MSC, more communities should be interviewed. Also, there should be more trainings to the implementers to allow them to interview people more efficiently.

Johnny Jose: We need to establish rapport with respondents before commencing with the interview to lessen their nervousness. We should give the respondent ample time and explain or simplify questions when respondents cannot understand them.
Mazshaerra Agosto-Idao: Documenters need to have good video and audio equipment to capture the MSC process.

Ross Kiat-Ong: When planning the MSC activity, we need to plan it over a reasonable period of time and make sure there is flexibility of schedule. The simplicity of the questions being asked really worked well. Communities may not be able to answer complex questions or express themselves well and completely.

Jomar Alupay: We need to improve our activity planning so that our schedules work better. Implementing the MSC technique in the field works our critical thinking; collection of stories must not be judgmental, but we must go deeper to the story in order to assess, evaluate, and finally, validate.

Julie Ann Kis-ing: We should increase the number of communities to be interviewed. We need to have additional training for facilitators. We need to make time for translation of written stories and of videos.

Leonora Verzola: MSC should be done in more sites to get more stories for better feedback and to generate more interest from partners. The MSC piloting generated more appreciation for MSC and honed skills in the process.
Recommendations for Upscaling

If MSC will be implemented in the upscaling of CHARMP2, below are recommendations for better experience and results.

**MSC facilitators’ training**

The MSC refresher course would be sufficient to teach the next crop of facilitators because it already includes MSC concepts, questionnaire development, and at least two MSC ice breaker activities that allows the participants to go through the MSC process in a controlled environment.

From the stories of the MSC facilitators now, there has to be an inclusion of two other modules, one on interview skills including how to ask the right questions, and another on writing skills, specifically on how to maintain the voice of the storyteller as it goes through several translations.

**MSC activity planning**

As experienced with the piloting, MSC could be simplified and could be conducted in less time. However, if more communities will be included for a richer output, more time and budget should be allotted.

**Conducting interviews**

Speakers of the community’s local dialects (Bontok, Ifugao, Isneg, Balangao, Kankanaey, Ibaloi, Kalanguya, Itneg, Ka-linga, Ilocano, etc.) must be trained as MSC facilitators, it may be possible to involve a member of the community, such as the President of the LIG to become an MSC facilitator. This way, we will not lose the richness of the story and the nuances of the culture when we translate it to English.

One of our MSC facilitators has also suggested for the facilitators to first break the ice, possibly with an activity to combat nervousness of the farmers. One idea is to let the farmers interview the facilitators first. Give the farmers the power position so they realize themselves that there’s no need to be fearful of the process.

It is also a best practice to take videos of the farmers as they relate their stories in front, this acts as a form of validation for the stories that the facilitators have written.
Annex

1. Story gathering per province

MSC STORY GATHERING IN DALICAN, BONTOC, MOUNTAIN PROVINCE

The story gathering was conducted on November 25, 2016 at the house of the Livelihood Interest Group (LIG) President which serves as their processing center. A farm-to-business road is being constructed during the gathering. The team had to walk for approximately two hours to reach the community.

Twelve farmer-members of Dagupan Women’s Organization and five Office of Municipal Agriculture (OMAG) staff attended the Most Significant Change story gathering activity. The group started when a seminar was held by Cordillera People’s Alliance in their community about women’s rights, violence against women and women empowerment.

Team Composition:
The story gathering team was composed of:
Team Leader: Ross Kiat-ong- OMAG-Bontoc
Members: Heidi Yango- OMAG-Bontoc
         Nora Paweg- OMAG-Bontoc
         Ruby Daweg- OMAG-Bontoc
Co-facilitators: Goffrey Padawil- AAIGA Staff
                  Cecil Capegsan- SMPIP Staff
                  Julie Anne Kis-ing-AAIGA Staff

Since they were gathered, they were offered to organize as a Livelihood Interest Group (LIG) under CHARMP 2. Dagupan Women’s Organization was officially organized in April 2013. In October 2015, they were registered in the Securities and Exchange Commission (SEC). They choose peanut processing as their business. Peanut is one of the main crops in Dalican. Initially, they underwent trainings about peanut butter processing and business management. The group also underwent Farmers Business School (FBS) with peanut brittle and peanut tart as one of the innovation product. They had topics about good manufacturing practices (GMP) and proper packaging and labelling.

At present, they do not have a permanent processing center and proper equipment. The members are happy to be involved with CHARMP 2.

Method:
The members of the team introduced themselves to the farmers and informed them of the purpose and mechanics of the activity. The farmers volunteered to be interviewed one-on-one. After the interview, five stories were selected by the members of the team. The farmers whose stories were selected were asked to share their stories to the group. The 12 farmers rated the stories from one to five with one as the highest and five the lowest. The story gathering was recorded on video.

The scores were tallied as follows:

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MSC STORY GATHERING IN SABNANGAN, LUBA, ABRA

The story gathering was conducted on November 7, 2016. It was originally scheduled on November 3 to 5 but was moved because some roads were closed due to typhoon Lawin.

Prior to the activity, the Provincial team headed by Arnel Valdez held a meeting to arrange and re-schedule the activity. Sixteen famer-members of Sabnangan Oml-Mothers Association (SOMA) attended the Most Significant Change story gathering activity. This was also attended by Arnel Valdez (team leader), Reynaldo Manuel and Mazshaerra Idao (members). Other members were not able to attend due to conflicts of schedules.

Sabnangan Oml-Mothers Association (SOMA) is divided in two LIGs, the swine fattening and marketing group (LIG1) and Rice banking group (LIG2). Each group availed of 100,000 PHP Livelihood Assistance Fund (LAF).

Team Composition:

The story gathering team was composed of:

Team Leader: Arnel Valdez – PPDO II, Abra
Members: Reynaldo Manuel- Municipal Agricultural Officer-Luba, Abra
Mazshaerra Idao- CHARMP 2- Provincial Supervisor

Method:

The team introduced themselves to the farmers and gave an orientation about the MSC story gathering activity, its purpose and mechanics. The farmers volunteered to be interviewed one-on-one. After the interview, five stories were selected by the members of the team. The team members choose the first two stories.

MSC STORY GATHERING IN BULUAN, CONNER, APAYAO

The story gathering was conducted on October 27, 2016, aftermath of typhoon Lawin, which hit the area on October 19 to October 20, wherein Apayao Province was placed under storm signal number 5. The farmers were busy harvesting whatever was left of their crops (corn, rice, and fruits) after the typhoon when the story gathering was conducted.

Seventeen farmer-members of the Buluan RIC attended the Most Significant Change (MSC) Story gathering activity. Initially, the Buluan RIC was a cooperator of CHARMP 2 for the Swine Production techno demo wherein piglets, feeds and trainings on organic feed formulation, were provided sometime in 2013-2014. In 2015, the group underwent Farmer Business School with meat processing as the introduced innovation and with learning visit to emphasize the topic on meat processing.

Two Livelihood Interest Groups (LIGs) were organized from members of the Buluan RIC, the meat processing LIG and the swine fattening LIG. In 2015, each of these groups were provided with P 100,000 Livelihood Assistance Fund (LAF). Both of these groups used the LAF for one year and were able to payback the LAF to the Conner Multipurpose Cooperative (COMPCO), the Community Financial Institution (CFI) which served as the LAF conduit in Apayao, Province.

Team Composition:

Team Leader: Leonora K. Verzola- AAIGA Coordinator
Members: Jon Ray K. Waking- CHARMP2 PSO-based Market Analyst B
Jomar Alupay- CHARMP2 PCO-based Market Analyst B
Julie Anne P. Kis-ing- CHARMP2 PSO-based Administrative Assistant
Method:

The members of the team introduced themselves to the farmers and informed them of the purpose and mechanics of the activity. The farmers volunteered to be interviewed one-on-one. After the interview, six stories were selected by the members of the team. The story sharing was recorded on video. The farmers whose stories were selected were asked to share their stories to the group. The 13 farmers rated the stories from one to six with one as the highest and six the lowest. The scores were tallied as follows:

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MSC STORY GATHERING IN PUDONG, KAPANGAN, BENGUET

The story gathering was conducted on November 4, 2016 at the barangay hall of Pudong.

Eleven farmer-members of the Pudong Cassava Growers (PUCAGA), three PLGU/MLGU and one barangay official of Pudong attended the Most Significant Change (MSC) story gathering activity.

Cassava was prioritized during the barangay planning activity under Component 1 of CHARMP 2. To mobilize interventions under component 3, the Pudong Cassava Growers was organized and registered with DOLE in 2008.

Initially, a training on cassava food snack preparation was conducted with trainors from the Northern Philippines Root Crops Training and Development Center (NPRCTRD). With the skills gained, PUCAGA was able to cash on cassava food snack preparation which gained patronage from local patrons. PUCAGA was also provided by CHARMP 2 with starter kits for the preparation of cassava food snacks and livelihood Assistance Fund for cassava production and processing.

PUCAGA processes cassava from its members bought at P15-20.00 per kilo and delivers cassava food snacks weekly to food stalls at the municipal market at Lomon, Kapangan aside from occasional orders from government offices. With the continuous orders of cassava food snacks, PUCAGA members are encouraged to plant more cassava. Cassava is now seen as a potential cash crop especially among young mothers who need extra cash for their school children.

As mentioned by the PUCAGA members interviewed, they are happy to have identified cassava as their priority commodity and they are happy with the interventions of CHARMP 2.

Team composition:
Team leader : Johnny Jose- Agriculturist II- OPAG-Benguet
Assistant Team Leader : Rex Balangcod- SB member, Kapangan
Members:  
Peter Begawen, Jr. – Municipal Agriculturist  
Dolores Wesley –CHARMP 2- PCO-Based Market Analyst B
Story gatherers: Leonora Verzola - AAIGA Coordinator
Jon Ray Waking - CHARMP 2 PSO-Based Market Analyst B

Technical assistance/video: Ma.Vic Relayson - CIP-FoodSTART+ Communications Specialist

Method:

The members of the team introduced themselves to the farmers and informed them of the purpose and mechanics of the activity. The farmers volunteered to be interviewed one-on-one. After the interview, six stories were selected by the members of the team. The farmers whose stories were selected were asked to share their stories to the group. The 11 farmers rated the stories from one to six with one as the highest and six the lowest.

The scores were tallied as follows:

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<td>2</td>
<td>2</td>
<td>6</td>
<td>4</td>
<td>5</td>
<td>5</td>
<td>4</td>
<td>4</td>
<td>34</td>
<td>5</td>
</tr>
<tr>
<td>Glory Ligat</td>
<td>6</td>
<td>6</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>2</td>
<td>5</td>
<td>3</td>
<td>31</td>
<td>3</td>
</tr>
</tbody>
</table>

2. MSC Questionnaire

Title of story: __________________________ Date recorded: __________________________

Name of author of story: __________________________ To which location does the story refer? __________

Name of documenter: __________________________ When did the events occur? __________

Barangay, Municipality: __________________________

From 2013 to present, in your opinion, what is the most significant change that resulted from your participation in AAIGA activities of CHARMP2? Ada kadi nagbaliwan ti agdama nga kasasaad ti panagbiag yo manipud 2013 nga panakibinnulig yo ti AAIGA component ti CHARMP 2 project?

Description of the change (specific story): Nu ada, ibinsabinsayo man nu anya dagita/dayta nga nagbalbaliwan ti pa-nagbiyag yo.

Nu awan,apay?

Explanation of why this is a significant change: Kadagita nga inbinsabinsam, anya kadagituy ti kangrunaan a nangted ti pangbalbaliw ti panagbiyag yo. Apo?

Apay nga makuna yo a dayta ti kangrunaan nga nangted ti panagbalbaliw ti panagbiyag yo?

Signature of author of story: __________________________
3. Business Plan Overviews

The MSC piloting was conducted with Livelihood Interest Groups assisted by CHARMP 2 under the Agribusiness, Agriculture and Income Generating Activities (AAIGA) component. These groups received Livelihood Assistance Fund (LAF) as cash capital for their group businesses. The LAF was channelled through Community Financial Institutions (CFIs), mostly cooperatives in the project sites. Initially, the LAF was released by CHARMP 2 to the CFIs which in turn released the fund to the LIGs after deducting 10% handling fee. After one year of utilizing the fund for their group businesses, the LIGs were required to payback the LAF received including the 10% handling fee to the CFIs. After being assessed and found capable of managing the fund, it was released back to them by the CFIs to continue with their group businesses.

For sustainability, the LIGs received various trainings and extension support services aligned to their businesses including Farmers Business Schools, learning visits, technology demonstration, School-On-Air among others.

The LIG businesses were based on the priority commodities in their barangays as identified in their Participatory Project Investment Plans.

<table>
<thead>
<tr>
<th>ABRA PROVINCE</th>
<th>Members</th>
<th>LAF</th>
<th>Opportunities, Challenges and Type of business</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sabnangan-Omli Mothers’ Association (SOMA)- LIG1: Swine Fattening and Marketing</td>
<td>18 female</td>
<td>100,000</td>
<td>Swine raising is a popular income generating activity in the barangay with the growing local demand for pork and live hogs. However, cost of piglets and commercial feeds is expensive. With the LAF, the LIG, bought piglets for sell to members on account to be paid after selling the fattened hogs at minimal mark-up. The members of the LIG were also taught how to produce hog rations using locally available feed ingredients. With this scheme, the members are provided with additional income from hog raising and the LIG is earning interest income from the undertaking.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>APAYAO PROVINCE</th>
<th>Members</th>
<th>LAF</th>
<th>Opportunities, Challenges and Type of business</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buluan Rural Improvement Club: Swine Production and Marketing Meat processing</td>
<td>36 female, 12 male</td>
<td>100,000</td>
<td>Demand for pork and livehogs in Buluan barangay is increasing with the increasing population and its accessibility to nearby barangays. The Buluan Rural Improvement Club, an LIG of CHARMP 2 received P 100,000 for swine production and P 100,000 for meat processing. The amount was used to purchase piglets and feeds for sell to members on account at minimal interest which were paid after the hogs are sold. With this scheme, the members are supported in their swine production livelihood activity and the LIG earns interest income.</td>
</tr>
</tbody>
</table>
**BENGUET PROVINCE**

<table>
<thead>
<tr>
<th>Organization</th>
<th>Male</th>
<th>Female</th>
<th>Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pudong Cassava Growers Association (PUCAGA)</td>
<td>30</td>
<td>98</td>
<td>100,000</td>
</tr>
</tbody>
</table>

Barangay Pudong selected cassava as its priority crop. Cassava production is in patches in the farmers’ backyards. Production is minimal and scattered. The farmers prefer their traditional, long maturing variety. Harvest is not one time but staggered. Cassava is boiled and fermented for snacks. Cassava flour is also prepared by sun drying and manual pounding using mortar and pestle.

The LIG was trained in the preparation, promotion and marketing of cassava delicacies. The LAF was used by the LIG for cassava food snack processing and for expansion of cassava patches of members to meet the cassava raw materials required for processing. With this scheme, the LIG earns from processing and selling cassava food snacks and from interest income of the amount loaned to members for cassava production. On the other hand, the members earn from sales of their cassava tubers to their LIG and from the payment of their labor when they process cassava food snacks. The members take turns in processing cassava snacks.

**MOUNTAIN PROVINCE**

<table>
<thead>
<tr>
<th>Organization</th>
<th>Female</th>
<th>Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dagupan Women’s Organization: Peanut Processing</td>
<td>23</td>
<td>100,000</td>
</tr>
</tbody>
</table>

Peanut is a traditional crop in the area and was identified as the third commodity next to banana and swine.

Through CHARMP2, the LIG was trained on peanut processing. Using the LAF, the LIG produces processed peanut products for sell within and outside the community.

The LIG buys peanut from its members and pays the members’ labor for peanut processing.