

BANTAW

ECONOMIC AND SOCIAL INDICATORS OF MINDANAO

Volume 17 No. 5-6

2004

BANANA PLANTATION COOPERATIVES: DO THEY WORK?

"The logic of agrarian reform is to bring together state action with the action of rural producers and communities to ensure that those who have previously been excluded from the benefits of growth and development can operate effectively within markets and secure livelihoods and opportunities for improvement."

~ Conference Report, International Conference on Agrarian Reform and Rural Development (ICARRD), December 2000.

Evelyn Salting is a 48 year-old mother of three college-aged children. She started working at the banana plantations in Mindanao in 1979 as worker of the Dole-STANFILCO. In 1991, this company leased the 1,001-hectare Davao Abaca Plantation Company (DAPCO), then a private agricultural estate owned by the Javellana family.



Evelyn is now an agrarian reform beneficiary (ARB) and a member as well as human resource and development officer of the central management of the 421-member DAPCO Agrarian Reform Beneficiaries Cooperative (DARBCO). She receives a salary of PhP5,000 per period.¹ Being a banana worker, she formed part of the workers' cooperative which was awarded a 456-hectare portion of the estate. Although the plantation is still under collective ownership, the cooperative initiated changes in the ownership structure in 2001. Individual lots are now assigned to each member including full entitlements to the fruits of the land less costs incurred in production.

When she was working for Dole-STANFILCO, Evelyn used to receive PhP12,000 a month in wages. Her current monthly wage from the cooperative is less than one half of what she used to get, but she says her income has increased and the quality of life of her family has improved. All her children are in college and her family is able to rent a piece of agricultural land which her husband cultivates. On top of her monthly wage, she earns PhP30,000 to PhP36,000 per period from her 1.02-hectare share of banana land under Modified DARBCO System (MDS). At 13 periods per year, this represents a gross annual income of PhP390,000 to PhP468,000 per year.

Evelyn is one of the early beneficiaries of agrarian reform in the banana plantations. DARBCO, the cooperative to which she belongs, is one of many cooperatives that emerged from a complex struggle between workers and plantation owners, as well as between and among organizations of plantation workers and their non-government organization (NGO) allies. While many other farmworkers are struggling for their rights to own plantation land, Evelyn and her cooperative are now reaping the fruits of the land. Agrarian reform advocates, however, are raising these oft-repeated questions: Are

cooperative owned and managed banana plantations viable? Are they sustainable? And, will they deliver benefits to members of the cooperative and the community at large? Can cooperatives compete in domestic and international banana markets?

The conventional wisdom in Philippine agrarian reform is that the Comprehensive Agrarian Reform Program (CARP) has, so far, produced mixed results. Most of the successes or claims of success are in agrarian reform communities benefiting from donor-funded programs. Anti-CARP actors are quick to ride on this claim and argue that agrarian reform does not work elsewhere, especially in areas where state-managed support services are either deficient or totally absent.

Much is known about the failures of CARP. Now on its 16th year (from the original completion target of 10 years), the program itself is running at turtle speed without certainty of achieving its declared objectives. In the field, there are indications that many of the lands already distributed are no longer in the hands of farmer-beneficiaries. In rapidly urbanizing areas like Central Luzon, informal and distorted land markets are inducing even farmer-beneficiaries to set their sights on exchange entitlements through market exchange (of land as commodity) rather than through agricultural production. The temptation is very much higher in areas like Bulacan or Tarlac where current market prices are more than 6,000 times greater than the legal acquisition price mandated by the government. The effects are already shown by the rapidly declining rice industry in the so-called rice granary of the Philippines.

Less is known about agrarian reform successes in commercial farms especially in the banana lands of Mindanao, where civil society attention is focused on land tenure problems that have already exacted a toll even among the ranks of farmer-claimants and their NGO allies. This study aims to look into some success areas in

post-acquisition environments where farmer-beneficiaries are confronted with issues of financial viability, integration with open markets and economic impacts.

Complex ownership transition in banana lands

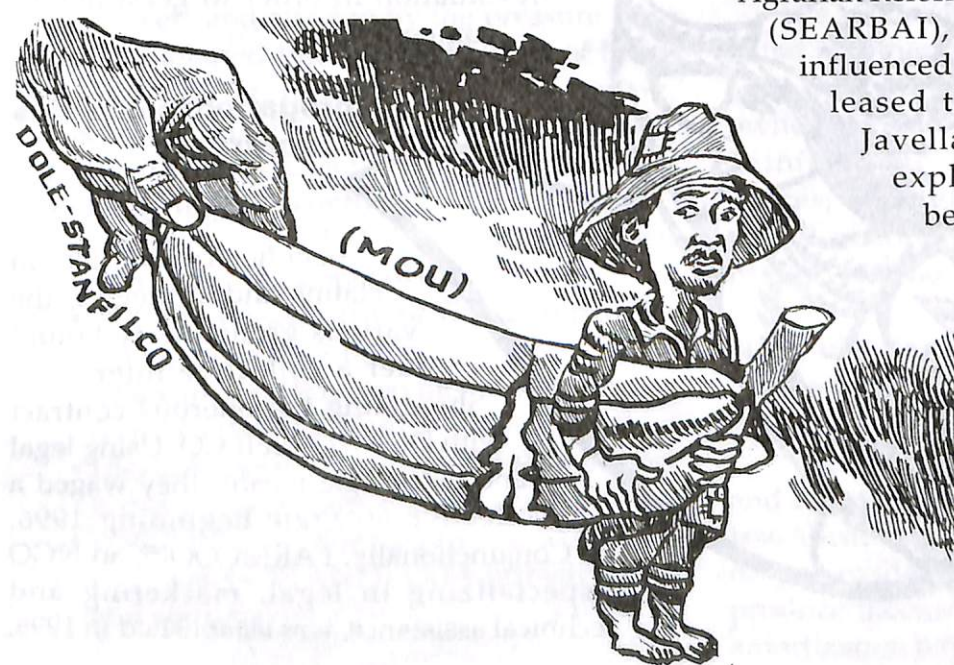
Agrarian reform in banana lands has been most contentious, with a degree and scale comparable to the agrarian reform process in the sugar industry of Negros. The only difference is that the sugar industry is still in a continuous decline while the banana industry remains a top agricultural performer. Banana ranks second among the country's top agricultural exports earning an average of US\$ 200 million per year within the last decade. It earned a phenomenal US\$ 300 million in 2000. The Philippines is also the 4th ranking banana exporting country in the world, averaging an annual volume of 1.1 to 1.3 million metric tons.

The lucrative niche gained by the Philippine banana industry in the international market is, in fact, one of the primary reasons for the stiff resistance posed by landowners allied with transnational corporations against CARP. This resistance could not be seen in the case of

the rubber plantations where landowners relinquished their assets in favor of farmworkers ahead of the expiry of CARP's deferment period for commercial farms. The Philippine rubber industry has never attained a significant niche in international markets similar to that of Philippine banana. In fact, the ownership of rubber plantations in Basilan and Zamboanga del Sur has been transferred to their respective farmworkers in the early 1990s through Voluntary Offer to Sell schemes, ahead of the expiry of the deferment period under CARP. The only downside in the rubber arena is that farmworkers' cooperatives have either collapsed or are suffering from serious financial difficulties. Major rubber plantations, like Menzi whose ownership and management has been transferred to the United Workers Agrarian Reform Beneficiaries Multi-Purpose Cooperative (UWARBMPC), are now under receivership by its creditors.

Evelyn belongs to a cooperative that has survived the complex transition including intra-beneficiary conflicts of strategy and interests. DARBCO, in fact, is a second generation organization of farmworkers emerging from intra-beneficiary conflicts. Its mother organization is the STANFILCO Employees Agrarian Reform Beneficiaries Association, Inc. (SEARBAI), an organization heavily influenced by Dole-STANFILCO, which leased the DAPCO Estate from the Javellana family. This influence explains Dole-STANFILCO's behavior to favor the workers' cooperative instead of allying itself with the landowner against CARP. Dole-STANFILCO's game was aimed at hastening land transfer in favor of the cooperative that was willing to serve STANFILCO's interest.

Thus, after the issuance of the Certificate of Land



Ownership Award in 1994, Dole-STANFILCO and SEARBAI executed a 25-year contract known as a Memorandum of Understanding (MOU) whereby Dole-STANFILCO would directly manage and operate the plantation. While the farmworkers retained ownership of the land, the MOU stipulated that they could sell their bananas only and exclusively to Dole-STANFILCO at a price of PhP22.50 box or less than 50 percent of the prevailing retail price in Japan during the period. Moreover, upon implementation of the contract, Dole-STANFILCO would reduce the workers' daily wage from PhP160 to PhP92.

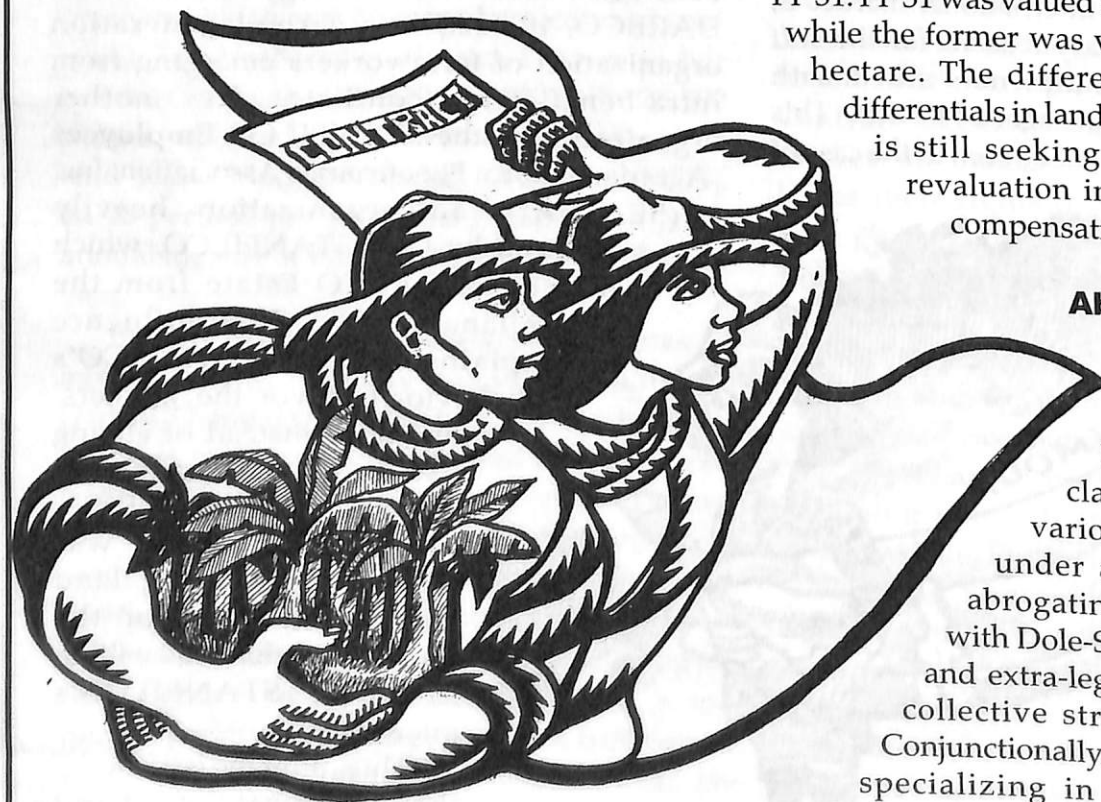
According to Atty. Koronado Apuzen, Executive Director of the Foundation of Agrarian Reform Cooperatives in Mindanao (FARMCOOP), the onerous contracts not only undervalued the price per box of bananas and depressed wages, but also allowed STANFILCO to overcharge production costs. Thus many cooperatives ended up with huge debts due to STANFILCO, instead of gaining benefits from their arrangement.

The contract provisions engendered conflicts among farmworker-beneficiaries and subsequently split SEARBAI into two factions: SEARBAI 1 and SEARBAI 2. Having retained the loyalty of SEARBAI 1, Dole-STANFILCO executed a separate contract with SEARBAI 2. However, the essence of the contract was no different from the MOU with SEARBAI 1. The unfair provisions of the contract led to varying propositions among the farmworkers. These propositions further led into organizational transitions. SEARBAI 1 was renamed the STANFILCO Employees Agrarian Reform Beneficiaries Multi-Purpose Cooperative (SEARBEMPCO), and SEARBAI 2 was renamed the DAPCO Agrarian Reform Beneficiaries Cooperative (DARBCO). A third group, ALDA, was further split into three groups.

The splits also resulted in the redistribution of the plantation land to the different groups of claimants. The 421-member DARBCO was awarded 456 hectares located in two portions of the estate known as Packing Plant (PP) 91 and PP 31. PP 31 was valued at PhP65,000 per hectare while the former was valued at PhP17,000 per hectare. The difference in price is due to differentials in land quality. The landowner is still seeking court approval for a revaluation in order to get a higher compensation.

Abrogation of onerous contracts

Despite intra-beneficiary conflicts in claims and strategies, the various groups were bound under a collective interest in abrogating the onerous contract with Dole-STANFILCO. Using legal and extra-legal means, they waged a collective struggle beginning 1996. Conjunctionally, FARMCOOP², an NGO specializing in legal, marketing and technical assistance, was established in 1995.



Led by Atty. Koronado Apuzen, this NGO converged with DARBCO, SEARBEMPCO and other groups to struggle for the abrogation of the onerous contracts through the courts. Extra-legally, the workers' cooperatives conducted a massive strike and refused to produce and deliver bananas to Dole-STANFILCO as stipulated in the MOUs.

FARMCOOP also facilitated the creation of the Philippine Banana Producers' Alliance (initially composed of DARBCO, SEARBEMPCO and two other cooperatives) which proposed an alternative arrangement known as the Banana Production and Purchase Agreement, otherwise known as an FOB contract.

Crippled by the extra-legal tactics of the farmworkers and affected by the pressure from the Geneva-based International Union of Food, Agricultural, Hotel, Restaurant, Catering, Tobacco and Allied Workers' Associations (IUF), an ally of FARMCOOP, Dole-STANFILCO relented to the FOB contract.

Valid for 10 years, the FOB contract stipulated fairer terms for the cooperatives:

- FOB (ex-vessel) price of US\$ 2.60 per box (13 kg) of Class A bananas;
- US\$ 0.07 (per box) payment for transport from the packing plant to the wharf;
- US\$ 0.08 (per box) payment for stevedoring, arrastre and documentation; and
- US\$ 0.08 (per box) payment for rental payment of STANFILCO's infrastructure and equipment.



The FOB contract essentially changed the terms of reference in the relationship between STANFILCO and the cooperatives - the former being a buyer and the latter being a producer and seller of bananas. Additionally, the cooperatives were given the prerogative to sell Class B and 'reject' bananas in the domestic markets.

The new relationship indicates substantial gains in enhancing the essence of land tenure security, with the farmworkers assuming full ownership and control of the plantations and gaining full benefits of their produce. Correspondingly, however, the farmworkers would assume full obligations in shouldering production and other costs.

New challenge: financial viability and higher productivity

Embedded in the assumption of ownership and control is the obligation of farmworkers to transform the plantation into an asset that not only provides benefits to its owners, but also produce income streams that can support land amortization payments as well as re-investments

to ensure higher productivity. This requires not only the employment of appropriate management strategies and technical inputs, but also incentive structures that would induce higher productivity and organizational strength.

This challenge immediately confronted DARBCO even as, market-wise, it benefited from the FOB contract with Dole-STANFILCO. Under Dole-STANFILCO management, the plantation was producing a high of 5,000 boxes per hectare. Under DARBCO management, the plantation was producing only 3,500 boxes per hectare.

Exacerbating the dilemma of the cooperative management is the fact that PP 31 and PP 91 exhibited differentials in land quality and acquisition price, the latter notably ill-suited for banana. Aggregating the two areas would result in lower averages in output per unit of land. This translates to lower, although equitable, dividends due to each member.

There are 273 ARBs occupying the more productive PP 31, and another 174 ARBs occupying the less-productive PP 91. Given the same level of productivity, the uneven quality and output of the two sets of land would ideally produce favorable benefits to one set of beneficiaries and less on the other. However, given the same assumptions, equalizing these benefits through collective ownership and management would, on the other hand, result in lower gains per beneficiary with the possibility of relying mainly on wage earnings and less on dividends. The latter prompted the cooperative to re-assess its ownership structure and management strategy. The immediate problems that needed to be addressed were, on the one hand, how to prevent conflicts over benefits from the land and, on the other, how to induce higher productivity.

New incentive structure: individual farming system

Creating a new ownership and management structure, while maintaining the integrity of the cooperative, was a big challenge. Although

emotionally stressful, it was organizationally less difficult because the two areas were physically and work-structurally separated even before DARBCO was established. In mid-2001, beneficiaries occupying the more productive PP 31 opted to operationalize the Individual Farming System, otherwise known as the IFS model, with the assistance of FARMCOOP. This scheme was met with skepticism by beneficiaries occupying PP 91 but, nonetheless, they respected the autonomous decision of PP 31.

The IFS is basically a proposition to induce higher productivity by providing higher incentives to the individual ARB. As Demetrio Patinio, Jr. (manager of the PP 91-based MDS group) argues, the scheme was designed to address low productivity and low worker discipline. With a land-worker ratio of 1, individual worker-beneficiaries were each assigned a one hectare lot through a raffle. The assignment effectively transforms the worker into an individual owner-manager in his or her own farm. This ownership endows the individual worker the right to claim full benefit from the land as well as the corresponding obligations to shoulder the cost of production. The same transfer of ownership liberates the cooperative from shouldering the cost of production and related labor demands.

Under the IFS scheme, the ARB shoulders the cost of labor in production. However, the cooperative retains control and management of centralized aspects of production (fertilizer and pesticide inputs, land development, infrastructure maintenance, packing plant operations, marketing, technical assistance, etc.). The corresponding costs are deducted from the ARB's gross sales (currently pegged at US\$ 2.00 per box).

In due time, farm productivity increased from 3,500 boxes (per hectare, per year) to a range of 3,800-4,200 boxes. This increase is attributed not only to the increase in stems per hectare, but also in the increased output per stem from 1.2 boxes to 1.5 boxes. This induced the PP 91 group to rethink and adjust accordingly. However, instead

of fully adopting the IFS scheme, PP 91 adopted a modified scheme called Modified DARBCO System (MDS) whereby the assignment of farmlots is by clusters of 10 ARBs. The ownership structure of the MDS scheme is essentially similar to the IFS scheme. The only difference is that the individual ARBs are clustered into groups of 10. Each cluster takes charge of assigning farm lots through a raffle. Like the IFS scheme, cluster members take charge of shouldering the cost of labor in production.

In practice, both the MDS and IFS groups save on labor costs by mobilizing family members in production. A typical MDS cluster covering 10 hectares mobilizes six workers and one lead person for a six-day work week. The average wage rate is PhP5,000 per period (28 days) or PhP178 per day. In the IFS group, the average cost of labor is PhP1,000 per six-day week which is equivalent to a PhP166 daily wage rate.

How much goes where?

DARBCO (and all other plantations) harvests its banana every week. Processing and packing are done onsite where Class A bananas are directly loaded onto refrigerated containers. Individual payments (from sales) to ARBs are made every two weeks. From the current sales income of US\$ 2.60 per box, an individual ARB pays the following costs (in US\$):

- \$ 0.13 (for stevedoring, hauling and rental of STANFILCO infrastructure and facilities);
- \$ 0.47 (due to the cooperative, for overhead, repair and maintenance);
- \$0.47 (for land amortization); and
- PhP0.50 as payment for NGO (i.e., FARMCOOP) services.

ARB income before cost of labor is around US\$ 1.53 per box. Presently, the labor cost per hectare is variable. According to FARMCOOP, the IFS group has reduced its labor cost per hectare from 2.5 workers to 1.5 workers. Assuming a daily wage rate of PhP166 daily wage rate x 1.5 workers, the daily cost of labor per

hectare is PhP249. Correspondingly, the annual cost of labor per hectare is PhP77,668 (at PhP249 x 312 days) or US\$ 1,412 (at \$1=PhP55). Further assuming that one hectare produces an average of 4,000 boxes/year at US\$ 2.60 per box thus delivering a gross income of US\$ 10,400, the labor cost per box would be around US\$ 0.13. Theoretically, an ARB earns a net income of US\$ 1.40 per box. The potential net income per year is US\$ 5,600 (or PhP308,000 based on the current exchange rate).

Parallel transition among small growers: cooperativism

In the plantation economy, there are advantages in retaining centralized operations in order to achieve higher efficiency. This argument is put forward not only by pre-existing cooperatives organized to collectively own plantations, but also by individual growers who decided to organize themselves into cooperatives. A purely-individual farming system in scale economies like banana is inefficient and susceptible to risks. This vulnerability is higher in CARP lands where beneficiaries are still paying for the amortization costs and where landowners are still struggling to get higher compensation.

The modifications employed by DARBCO are not only peculiar to collective farms searching for the right incentive structure responsive to individual needs of ARBs. Coming from an opposite perspective, they also occur among small landowners seeking more efficient production and marketing schemes through cooperativism.

Escolastico Perez, 59, is a small landowner-banana grower and Chairperson of the Casig-ang-San Miguel Development Cooperative (CASMIDECO), a cooperative of small landowners and banana growers in the municipality of Sto. Tomas, Davao Province. In 1992, Escolastico and 112 other small banana growers owning an aggregate area of 313 hectares entered into a growership contract with STANFILCO under the same terms and conditions applied by the latter

in its relationship with SEARBAI. STANFILCO assumed full control of management and operations. On paper, the small growers would earn from the sale of Class A bananas pegged at PhP21 per box. However, the small growers earned only PhP10 per box. Like SEARBAI, Escolastico's association not only incurred losses, they also incurred huge debts because of STANFILCO's overcharging of production and operating costs. Instead of earning income, Escolastico incurred a debt to STANFILCO in the amount of PhP800,000 over a period of seven years. Their association incurred an aggregate debt of PhP18 million over the same period (later reduced to PhP16 million).

The problem instigated conflicts among members of the cooperative. A small group of members with big landholdings sided with STANFILCO while the majority of smallholders (105 members) struggled to rescind the onerous contract with the assistance of FARMCOOP. Having achieved success in 2000, the association transformed itself into a cooperative. Thus, CASMIDECO was born as a cooperative of small landholders.

Individual-collective symbiosis

To an outsider, the parallel moves of DARBCO and CASMIDECO can be perplexing. The former departs from collective ownership aiming to achieve efficiency through individual farming; the latter, on the other hand, departs from individual farming aiming to achieve efficiency by centralizing some aspects of production. The parallel moves could be paradoxical: Why would a collective farm go into an individual



farming scheme? And why would small landholders go into a collective arrangement?

While there are compelling reasons to go into individual farming, there are equally compelling reasons for individual growers to undertake centralized operations. In the case of CASMIDECO, not all members own good land. In fact, 40 percent of the cooperative's aggregate area of 218 hectares is prone to flooding. Without the cooperative, small growers in these areas would be worse off than the rest of small growers. To compensate for the disparity in land quality, CASMIDECO took a PhP3 million loan from the Land Bank of the Philippines in December 2001 for construction of a major infrastructure work to improve the performance of bad land. The cost of this infrastructure is paid for by all members through a PhP1.00 deduction from their income per box of Class A banana. An earlier loan of PhP2.9 million from the same bank was fully paid within one year.

Profitability and sustainability

CASMIDECO's renegotiated contract with STANFILCO provides a fixed price of US\$ 2.60 per box of Class A bananas. From this amount, members pay the following costs:

- \$0.48 in fixed charges for centralized operations;
- \$1.17 for other centralized inputs (e.g., aerial spraying) and overhead expenses (salaries and wages of common personnel such as those in the packing plant, field staff, office staff and honorarium of board members).

Individual members retain \$0.95/box as gross income from which he or she allocates the following expenditures and investments:

- wages for farm hands (variable, depending on size of landholding);
- PhP2.00/box for capital build up (CBU);
- PhP0.25 for restricted auto savings;
- Variable amount for voluntary savings;
- PhP1.00/box for loan repayment; and
- PhP1.00/box of Class A bananas as payment for NGO (FARMCOOP) services.

Based on current prices of goods and services, FARMCOOP estimates that the break-even rate of production is at 2,800 to 3,000 boxes of Class A bananas (assumed price at US\$ 2.60/box) per hectare, per year. DARBCO belongs to a group of what FARMCOOP describes as "advanced" cooperatives because of its relatively high productivity and income. In 2002, DARBCO generated gross sales of PhP216.8 million from Class A bananas. Other incomes during the year amounted to PhP5.79 million. Less production cost of PhP198.8 million and operating expense of PhP15.7 million, the net revenue for the year was PhP8.05 million.

Still affected by the pull down effect of the flooded areas, CASMIDECO is only producing an average of 2,752 boxes per hectare. Differential incomes among members are mainly influenced

Table 1. Production arrangements, CASMIDECO.

Centralized Operations	Individual Operations
Marketing	Deleafing
Packing	Fertilizing
Bunchy top	Propping
Aerial spraying	Harvesting
Bookkeeping	Drainage
Infrastructure maintenance	Hauling to the packing plant
Procurement of inputs	
Other business: e.g., Mini-bank (credit)	

by land sizes in productive areas. An owner of one hectare like Susan Sabado, 42, can earn PhP5,000 to PhP7,000 every 15 days. In contrast, a relatively bigger landowner like Rosalinda Perez, 56, who owns 10 hectares, can earn a low of PhP56,000 every 15 days or a high of PhP96,000 during the same period. Apart from her banana income, Rosalinda runs a hardware store in the community. Despite the low income, a small grower like Susan can borrow up to PhP50,000 from the cooperative (the maximum loan amount is PhP50,000 per hectare) for other income earning projects.

Savings consciousness has become a norm among members of CASMIDECO. As of August 2003, the CBU level of the cooperative was PhP3.1 million. This represents a per capita CBU of PhP30,000 over a three year period. Pelagio Asner, 57, a board member who owns 2.2 hectares, has a PhP50,000 CBU. In addition, he has PhP8,000 in compulsory savings and PhP5,000 in voluntary savings.

Based on the parallel experiences of CASMIDECO and DARBCO, the profitability of banana farming is not only seen in the financial performance of the cooperative but also, and more importantly, in the financial performance of its members. Traditionally, the incentive structure of cooperatives is anchored on annual dividends and patronage refunds. In the case of DARBCO, the incentive structure is now tilted towards direct incomes from the land and secondarily on wages and year-end dividends.

In the case of CASMIDECO, individual gains are anchored on productivity per unit of land and, secondarily, on annual dividends accruing from other businesses of the cooperative.

Being owners of unencumbered lands, however, CASMIDECO members have greater chances of optimizing their income gains through re-investments in off-plantation or non-farm livelihoods. Its only financial obligation is the repayment of the PhP18 million debt (recently reduced to PhP16 million) from STANFILCO. Included in its FOB contract with the latter is a \$0.10/box deduction representing debt amortization over a period of four years.

DARBCO, on the other hand, is operating on encumbered land. The cooperative's current allocation of \$0.47/box for land amortization is computed based on the low acquisition price of PhP65,000/hectare for PP 31 and PhP17,000/hectare for PP 91. Citing the just compensation clause of CARP, the former landowner is seeking a revaluation of the land in court and is asking an acquisition price of PhP800,000 per hectare. A court victory in favor of the former landowner would effectively reduce average incomes in both the IFS and MDS schemes.

Secondarily, DARBCO has yet to eliminate redundancy in its management structure. In the course of operationalizing the IFS and MDS schemes, two intermediary governing bodies were established - a separate Board of Directors and Management for each of the IFS and MDS group. Practically, there are three sets of Board of Directors governing an organization that can be led by one policy making body.

Overall, both cooperatives have effectively addressed efficiency issues that resulted in income gains that accrue directly to the members and

their families without sacrificing the profitability of the whole. There are also indications of positive economic impacts at the local level because of increased effective demand from ARBs and small growers. Compared to transnational corporations which would normally remit their incomes abroad, incomes of small growers and ARB cooperatives are circulated in local markets.

Strategic imperatives

The international market for bananas is still growing, but there are no indications that Philippine bananas are breaching major markets other than Japan. On the contrary, potential lucrative markets like Australia and other developed country markets tend to impose barriers on Philippine agricultural exports. European markets, on the other hand, have always been a domain of Latin American bananas.

The comparative advantage of Philippine bananas is also uncertain because of the



possibility of competition from Asian neighbors. There is a need for small growers and workers' cooperatives to plan for the future. This is especially so for the latter due to small per capita land sizes at an average of one hectare. ARB dependence on banana alone could be precarious to the needs of their families.

Although there is a need for investments to improve productivity and efficiency in banana production, there is an equal need for reinvestments in other areas. Among ARBs, the more practical thrusts would be investments on human capital formation, especially education for children as well as home-based or community-based livelihoods. The latter could relieve workers' cooperatives from ARB family pressure for wage income.

Small growers have the early advantage of reinvesting their farm incomes into a variety of livelihood activities. Nevertheless, there is a serious need to hedge against a possible decline in banana markets or a drop in prices once the existing FOB contracts have expired.

~ Ed Quitariano

The author is Managing Partner of GUAVA Dynamics Consulting. As a private consultant, he also provides consulting services to international development agencies like NOVIB, Bread for the World, Oxfam, Save the Children-UK, EED, GTZ, FAO and ADB. This paper is a case study of two banana plantation cooperatives operating in Davao Province.

Endnotes

¹ In the lingo of the banana plantations, a 'period' consists of 28 days and one year is equivalent to 13 periods.

² FARMCOOP's current interventions in the banana plantations is supported by Bread for the World.

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Why Bantaaw?

Mindanao - despite its being a place where natural resources abound, the Land of Promise as the cliché goes - has focalized people's struggles, vigilanteism, structural poverty, among others, for a long time now.

From the looks of it, something is indeed wrong somewhere and a scrutiny is sought why these realities exist and what their undertones are. Hence, treating issues by locating their roots is an imperative.

Bantaaw means "a clear view" in Cebuano.

As such, **Bantaaw** analysis endeavors to explain in terms of implications the reports being presented by both the government and private agencies regarding social and economic activities and priorities, particularly for Mindanao. It aims to ascertain the quality of life of the Mindanao people and chart the actual performance of the different Mindanao regions as compared to the official government reports generalized on the macro level.

It is therefore hoped that as we try to exhaustively cover as many points as possible in Mindanao's social and economic arena, **Bantaaw** could open up angles for further study and discussion - to objectively draw up development efforts fit for the varied conditions of the Mindanao regions.

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Published by the Alternate Resource Center, publication arm of the Alternate Forum for Research in Mindanao (AFRIM), Inc., with office address at Room 1H Anda Corporate Center, F. Iñigo Street, Davao City, Philippines. Telephone: (082) 226-4592. Fax: (082) 226-3932. E-mail address: pubs@afrim.org.ph. Entered as Second Class Mail at the Davao City Post Office.

