

ASSISTED MARKETING PROGRAM: AN ANALYSIS OF  
RESOURCE EXCHANGE BETWEEN A LOWLAND  
ACADEMIC COMMUNITY AND AN UPLAND  
SWIDDENING POPULATION IN NEGROS  
ORIENTAL, PHILIPPINES

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Introduction

Like any other subsistence groups, the upland farmers need cash, a very scarce resource. The fact that not all the things they need can be locally produced, a portion of their subsistence production should have to be converted to cash by selling their marketable goods. Marketing their products is a real problem, therefore. The claim that subsistence farmers do not have a serious problem on marketing since they do not have surplus products is a myth. For the subsistence farmers, selling some of their products is just a way of obtaining cash to purchase goods that they cannot produce. These are the basic necessities that are essential for their very survival. Marketing of products therefore remains to be a very important activity for the subsistence farmers.

The Silliman University Research Action Development Program in the Uplands (SURADPU) is a project which aims at helping the upland farmers in Lake Balinsasayao achieve a significant level of production through the application of appropriate farming techniques that will conserve the soil and maintain and improve its fertility. Considering that the soil is the base for all agricultural efforts, the primary target of this planned program is the soil. Through the integration of tree crops, the ecological support on the farm can be further strengthened since trees can render a number of hydrological functions especially on sites that are declared as watershed. The integration of tree crops will allow the farmers to restore certain amount of vegetational cover on the ground while their roots can serve as nutrient pump to the soil.

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Tree crops which have food and cash value will likewise contribute to the expansion of food and cash bases for the local population. Hence, there is an expected increase in the overall production to the farmers. With the intended design of increasing production and meeting the actual needs of the farmers, marketing the products of the Lake Balinsasayao farmers becomes a real issue.

This paper serves to document the activities of the assisted marketing program of the Lake Balinsasayao farmers. As such, it will discuss the processes, the resources involved in the process and the cash resources that are transferred from the lowland community to the upland. While the paper will look at the ecological implication of the process, it will also examine closely its developmental implications of assisted programs.

#### BRIEF BACKGROUND — THE LAKE BALINSASAYAO AREA

With the following coordination;  $123^{\circ} 10'$  east longitude and  $21'$  north latitude, the Lake Balinsasayao area is situated around 25 kilometers northwest of Dumaguete City. It is about 200 meters above sea level.

Due to its volcanic origin, the farm top soil is considered rich in humus necessary to support various crops. Compared to the coastal community, Lake Balinsasayao has a cooler ambience characterized by frequent rainfall. This type of environment enabled the farmers to produce high priced vegetables that require low temperature for their growth.

The pockets of primary forests where ambience is similar to the rainforest areas in the tropics are still in existence. The relatively higher altitude makes the area relatively cooler.

The community is also endowed with a resource that has naturally improved the nutritional condition of the local population. Its two lakes, Balinsasayao and Danao, provide a variety of fish products that local population utilize for their protein.

The community is occupied by a population migrating from the lowlands. They are mainly farmers who have been dislocated from the lowland due to increasing demographic pressure on land.

resources. Some of the farmers were born in the area but their parents were lowland migrants. In short, the farming population is not indigenous to the local community and their lifestyle can be aptly described as lowland oriented.

### THEORETICAL FRAMEWORK

It should be noted that different places in a region have different capabilities and opportunities. Due to the peculiar combinations of their respective social and biophysical subsystems, no two geographical sites will have completely similar available resources necessary for human survival. Likewise, on the temporal level, resources and opportunities from different sites may not necessarily exist at the same time. Hence, another source of differentiating factor may be working. These differences in resources and opportunities have been conceptually defined as imbalances (Jochim 1981:164-204).

Imbalances of resources and opportunities could be brought about by a more complex process than what we can imagine. Conceptually, three forces come to mind when we analyze "imbalances" closely. These forces are interacting dynamically producing a particular profile of resource availability. First, which is very apparent, is the peculiar biophysical endowment of a given geographical space. Their respective climatological, terrestrial and biological characteristics determine the kinds of botanical and zoological life that can be grown in the area. Hence, their overall resource base may not necessarily be the same. Second, since the population sizes of various communities are not at all times similar, the respective demographic pressure (Boserup 1965; Spooner 1972) on resources will not necessarily be the same. The greater the pressure, the less access people will have to resources and vice versa. Since the biophysical endowment of various geographical spaces is dissimilar, the carrying capacity (Brust 1975; Zabrow 1971 & 1975) of the areas will likewise not be equal. And, since the demographic pressure on resources is dependent on the carrying capacity of the resource and the absolute number of people, one can therefore expect an extremely varied levels of demographic pressure between different geographical sites.

The third force, emanates from the social system. Studies (Adelman and Morris 1973; Beteille 1977; Cashdan 1980; Jenks 1972; Smith 1976; Lenski 1966; Lynch 1969) on the way the social system allocates and distributes the resources show that these can largely affect the accessibility of resources to the different sectors of the population. In fact, famine to certain sector of the population can take place while the overall resources available to the other sectors is adequate due to bottlenecks created by the more advantaged group of the population (Central Institute of Research and Training in Public Cooperation 1969; Woodham-Smith 1962; Shepard 1975; Dirks 1980). Theoretically, a kind of class famine is created.

When these imbalances take place, corrective measures may be implemented. Jochim (1981:185) calls these compensatory strategies. These include techniques such as redistribution of resources through exchange (Healey 1978; Sillitoe 1978; McCarty 1939; Sahlins 1965; Whitten and Whitten 1972; Jochim 1981) and redistribution of people through various modes of spatial movement of the human population (Bedford 1973; 1980; Bowles 1970; Carino 1976; Committee on Urbanization and Population Redistribution of the International Union for the Scientific Study of Population 1979; Goldstein 1976). In fact, warfare has been considered as a way of correcting these imbalances (Jochim 1981: 194-201; Chagnon 1977; Driver 1969; Meggitt 1977; Vayda 1975).

Since one of the forces that can produce imbalances is not static but changing (i. e. population), it is possible that in a given time such problem may not exist at a given moment but at another time. Its occurrence can be anticipated and predicted. Under such circumstances, the population may implement preventive measures or anticipatory strategies (Jochim 1981:165) to suppress the possible occurrence of the problem. Among the forms of animals, territorial control (Klopfer 1969) is common, and among the human population, conservation measures (Moore 1957), storage of resources through social credit (Schneider 1969; Schneider 1979; Pidlocke 1965; Pryor 1977; Heine and Ruddle 1974), and population control (Ammerman 1975; Ammerman 1953; Casteel 1972; Hassan 1978; Carneiro 1960) have been commonly reported.

The lowland-upland dichotomy of communities in the Philippines provides a case where imbalances in resources can be discerned. Their distinct biophysical features provide both communities. The swiddening population in Lake Balinsasayao and the faculty and staff of Silliman University represent the upland and the lowland communities respectively. From the former community, fresh vegetables are produced which the latter needs very badly. Although the former is also consuming part of their produce, they have to sell the rest to obtain cash needed to buy the essentials. In short, the upland population needs cash just as bad as the others. The faculty and staff of Silliman University use their cash resources to buy the foodstuff. It is on the basis of this exchange of currency and energy (foodstuff) that their respective needs can be met.

#### ASSISTED INTER-COMMUNITY TRADING PROCESS

Since the demand for agricultural products usually originates from the lowland communities, goods from the upland will have to be transported down to the lowland for marketing. The farmers generally bring down their products in big bulk and walk back home. In this regard, the farmers do not have the time to sell their products direct to the buyers in the public market or in other places through peddling. The farmers have no choice but to sell their products to the middlemen in the public market. Studies show that these middlemen may involve two or more hands before the goods reach the consumers. The longer the chain of middlemen is, the lower the price the farmers get from their product. Our analysis on the energy wastage (see Cadelina 1986) by the Lake Balinsasayao farmers after the crops have been produced showed that poor marketing opportunities could lead to the loss of almost 50 percent of what has been produced. This is caused by the tremendous underpricing of farm products since the farmers' customers are not directly the consumers.

In short, reaching the consumers directly will allow the farmers to improve returns from their products. In this process, our assistance toward conserving their soil and increasing their production can be effectively safeguarded. Moreover, the effort will allow us to maximize the benefits accruing to the farmers through a programmed development effort.

An assisted marketing program for the farmers was finally designed. The idea was to bring the produce down to Silliman University campus and sell directly to the faculty and staff. The farmers had still their doubts as to whether or not this scheme will work, so they can buy the essential goods they need and return home on the same day. The planners, on the other hand, thought that these conditions can be adequately met due to the following considerations:

- 1) given the volume of their farm products, the faculty and staff of Silliman University and some interested outsiders can provide adequate market for their products;
- 2) since there will be no other vegetable sellers, the farmers can monopolize the community's market, hence the selling time can be shortened giving them enough time to go back to their farms on the same day;
- 3) since the buyers will be largely direct consumers, the farmers will get a higher return from their products.

The ultimate goal of the assisted marketing program is to enable the Lake Balinsasayao farmers and the Silliman University faculty and staff to help each other. While the Silliman University faculty and staff provide this to the farmers, the farmers in turn will be providing fresh vegetables at a price cheaper than what buyers usually pay at the public market of the city. A fast turnover of faculty and staff buyers can therefore be expected, reducing the selling time. This gives the farmers enough time to get the goods needed before going home that same day.

Since the prices of vegetables are highly fluctuating, the University Research Center (as part of the program's services) always conducts a price survey (for all the commodities the farmers are selling) at the public market in the morning of the market day before their products are displayed for sale. These market prices will serve as guides for fixing the price of the goods during a particular sale day. Prices are always set between 10% to 20% lower than the retail price at the public market.

The good points about the scheme can hardly be put across to the farmers. It had to be demonstrated that it will work. A test run had to be implemented. Hence, an experimental assisted marketing program was run from November 1985 to July 1986. The experimental assisted program had three purposes:

- (1) to show that the proposed marketing scheme will work;
- (2) to show that they will make a profit;
- (3) to accustom the farmers to this new system of marketing so they will continue with it even after the assisted experimental marketing project ends.

To encourage the farmers to participate in the assisted experimental marketing project, the SURADPU provided a subsidized transport system to the farmers — a four-wheel vehicle with a trailer. They only have to shoulder the fuel cost and the driver's fee. These costs were shared among the farmers proportionate to the volume of products loaded. The result of the test run was encouraging. Table 1 shows the income of 10 selected farmers from his various farm products before and during the assisted marketing program.

It is very apparent that the assisted marketing program has improved, on the average, by 70% over their original cash proceeds from sale of farm products during their non-assisted marketing system. The change in cash returns reflected by the 10 cases of farmers ranges from 47% to 114%. This clearly suggests that if the upland farmers have regular adequate marketing channels, they can still largely improve their welfare out of their farm produce. This condition is not only applicable to the Lake Balinśasayao upland farmers but also to others who have to contend with marketing problems associated with distance transport facilities and middlemen. The fewer middlemen involved, the better for the upland farmers. Since the middlemen are still essential marketing channels especially for the peasant farmers, the best that can be done in assisted marketing programs is to try to reduce their number to maintain a lower price of produce for the consumers but on a profitable level for the farmers.

From experience, one can see that the upland farmers are already losing a good amount of resources due to poor farm management. Added to this is the loss accrued from the less efficient marketing of their products. If upland development program is designed toward efficient use of resources, then one of its development components should be on marketing. On the average, an upland farmer is approximately losing 70% of the actual worth of his products without good marketing channel. With a good marketing channel, a farmer may need only one-half kilo of Baguio beans to sell in order for him to buy a kilo of rice. Without good marketing system, a farmer will need at least one kilo of beans to sell to be able to pay for a similar quantity of rice.

How this marketing channel should be organized, however, is a problem. One channel of organizing this, may be through cooperative. Remember that this cooperative organization should involve marketing activities not consumer activities. It appears that buying what they need is not much of a problem as long as they get the most out of their products. When they come down to the lowlands to sell, they can have easy access to trading centers where they can buy their household needs from their optimum proceeds.

One word of caution will have to be made concerning cooperative efforts among lowland migrant swiddening population in the uplands. Considering the diversity of social and spatial origins of this group, they tend to be highly household-centered not individually centered. Perhaps the diversity of their social and spatial origins does not provide them a common reference for any collective effort. This suggests therefore that cooperativism is one hard thing to develop among individuals of upland swiddening population who come from various lowland communities. In fact pooling their products together and selling them on a purely cooperative basis does not seem to work. A farmer wants to maintain definite ownership of the product marketed. This is also caused by the rather highly diverse quantity and quality of products produced by the individual farmer. Such differences will obviously bring differentiated returns from the sale of their products. The farmers want to maintain this highly individualized activity which I think is only fair.



Hence, any cooperative activity toward these marketing efforts should not attempt, in any way, to organize common disposal of produce and equal or even proportionate sharing of such proceeds. Lessons from other Southeast Asian countries with parallel problems seem to point to a similar direction.

## RESOURCE EXCHANGE BETWEEN TWO COMMUNITIES

The assisted marketing scheme went on for nine months. As mentioned earlier, a transportation system was provided during this period to start the system going. When the system shall have been established, as the program was originally conceived, the assistance can be terminated and the farmers will have to organize their own transport system. From August 1986 when the transport provision ceased, the marketing program has been going on regularly up to this writing.

### Regularity of Weekend Vegetable Sale

Every Friday of the week, the upland farmers bring their products to the university campus. Of the total nine months involved during the experimental assisted marketing program, slightly over 50% of this period had a full 4-weekend sale per month. However, the trend shows an irregular pattern (see Table 2).

The irregularity during some months was not caused by special factors but by natural ones. Obviously, beyond control of the farmers. In February, a strong rain accompanied by gusty winds hit the area causing some farms to be inundated. Crops were blown away by the gusty winds and washed down by flood. The rain went on for more than a week causing the water level from the lakes to rise. In fact, the Project Center was submerged in water up to its rooftop.

The calamity took place during the second week of February so that during that month, there was only one weekend vegetable sale. Since the crops were wiped out to almost zero, nothing can be sold in the later weeks of February and during the week

month of March. Crops had to be regenerated which took the farmers around two months to do so. For two months, the farmers had to depend on anything that was left on their farms by the calamity.

Meanwhile, the crops began to regenerate and the products started to be available during the third week of April. By then, the vegetable sale resumed its original schedule but was disrupted by a weekend non-sale since it was a summer break. The farmers decided not to sell their products since most of the students and the faculty were not on campus. They were on vacation. Finally, the sale went on regularly again starting the second week of June until the present.

Since the marketing system of their products seems to have been already internalized by the farmers, they now look forward to the weekends when they can get good cash from their products. Such anticipation has given them incentives to produce more, hence more efforts are now apparently put into their farms to improve production. This is one positive result of the experimental assisted marketing scheme.

#### Market Sectors Involved In The Assisted Marketing System

As originally planned, the faculty and staff of Silliman University will serve as buyers of the farm products. While it is true that they turned out to be the major buyers of the products especially during the initial period of the activity, other sectors from the community started coming in. Hence, slowly the market for the farmers was expanding.

The students found out that the produce are cheaper than those sold at the market so they joined in with the other consumers from the outside community. Hence, there is an increase in absolute terms, in the number of buyers or customers. As a consequence, the expanding market has now reduced the selling time (see Table 3). The reduction of their selling time is a positive characteristic of this marketing scheme since this was one of their concerns during the initial attempts towards this effort. As mentioned earlier, the shorter their trading activity in the city, the more adaptive the activity is for them, since the farmers will

have enough time to buy for their own needs and time to travel back home in the same day.

### Quantity of Resources Exchanged

Due to the peculiar way of measuring the volume of products during the sale, it is difficult to use a standardized unit. Three units of measurements were commonly used during the transaction (see Table 4). It is very apparent from Table 4 that the quantity of vegetable products that are sold on Silliman University campus has been increasing. This can be reflected from all indicators for a unified attempt on the part of the farmers to increase the volume of products to be marketed.

There are a number of factors that contributed to this attempt at increasing the volume of products sold. First, as we saw earlier, there is an increasing number of buyers. The buyers now are no longer limited to the population from Silliman University but include those that come from outside. Second, with the increasing demand, the selling time of the products is reduced by 50% giving them enough time to do their own purchases and go home right after. Third, the relatively higher prices than what the middlemen are paying for their commodities allowed them to derive bigger yield or return from their own products.

On the average, during the first three months of our assisted marketing program, slightly below one ton of vegetable products (mostly succulents) from the upland reached the campus of Silliman University. In addition, around 600 pieces of assorted crops and 100 bundles of leafy vegetables are likewise sold. This obviously must have helped the needs of the population on campus by providing them fresh and cheaper vegetable products.

In the succeeding months the quantity went up. Around one ton of succulents reached the campus while the volumes of leafy vegetables and other crops have increased by almost three times as much as that in the first three months of sale.

Obviously, this increased sale indicates that the quality of the produce must be high. The diversity of the crops sold suggests an improved nutritional content of the total vegetable repertoire made available by the farmers to the people in the lowland, i.e. campus of Silliman University.

While the people of Silliman enjoy the foodstuff, how much do the farmers earn from this venture? There were two things that we monitored during the sale: the quantity and the kinds of products sold by the farmers during the sale day; and the amount of money that the farmers earn during the sale. Table 5 tells the story.

Again, on the basis of the total amount of money received, the table shows the increasing revenues accruing to the farmers from the sale of produce to Silliman. For the first three months of the assisted marketing program, more than ₱2,000 have been pumped into the upland community and this went up almost twice that amount during the last six months.

With the increasing participation of the farmers in the sale of the products on campus, there is an increasing spread of this cash to the farming households. It is very interesting to note that while there is an increasing distribution of cash resources to the greater number of farmers, there is still a corresponding increase in the absolute amount each participating farming household in the sale gets. For instance, during the first three months, there were around 10 farmers on the average who are involved in the sale per month. Each seller gets only, on the average, slightly over ₱200. During the next six months, on the other hand, the number of farmers selling their products increased by 50%, while the income per seller increased by slightly over 100%. This suggests that while there is a growing interest among farmers to participate in the sale, there is also an increasing desire by every participating farmer to increase the quantity of the products they are selling.

#### Lessons Learned

What we saw is a process where two population groups are affected by the activities of resource exchange. It is a situation where various forms of energy are transferred between two groups because of their peculiar needs and capabilities. This situation is oftentimes visible in most communities all over the Philippines. The lowland-upland gradient characterizing various communities are common in the Philippines due to the archipelagic nature of the country.

Considering that the upland communities are now increasingly becoming the target of extension and development efforts, the exchange of resources activities between these ecozones provides an excellent adaptive channels for development programs in the communities involved. In short, development efforts can hardly be considered, especially in the Philippines, as a mono-ecozone oriented assistance program. It is very apparent from our Lake Balinsasayao-Silliman University experience that development activities should be multi-sectoral to include the lowland communities to expand the network of beneficiaries who derive energy, materials, and information from exchange activities for their own survival. The assisted marketing program surely gives the chance to both the upland and lowland populations to exchange their energies and materials in a more socially responsible manner since both sides get an optimum return from their own respective resources.

Looking at the sale as a kind of social transaction, such socioeconomic process would surely lead to the accumulation of information by the upland population on the economic processes in the lowlands. This will of course sharpen the strategies of the upland population toward the disposal of their resources in a more productive manner. Information is one resource that can hardly be seen, as it is intangible; but is quickly made available to the farmers during the process of transaction.

Since the expected outcome of the assisted marketing program is mainly the optimization of returns from their products, the motivational consequence of the program to the farmers is two-pronged. First, it increases the number of participating farmers. If participation among the local population is accepted as a good gauge of a program's success, then marketing schemes of local products will surely improve the chances of success of other programs, it therefore, serves as an effective means of improving the distribution of benefits derived from the project to the local population.

Second, the population is enthusiastic to get more returns from their products. Our data show that while there is an increase in the number of participants, there is also a concomitant

increase in the volume of products sold. If it were otherwise, the increasing number of sellers could have brought about a decrease in per capita income.

## SUMMARY AND RECOMMENDATIONS

Finally, some major points will have to be stressed here.

First, development efforts in the upland can be made more effective if an adequate marketing system of products is provided.

Second, even subsistence farmers in the uplands will have to sell part of their products to buy the goods they need from the outside. Surplus production is therefore not a pre-requisite for providing marketing support to highly farming upland population.

Third, the marketing program allows the farmers to check potential loss of revenues due to unfair and poor marketing system. With efficient marketing program, the farmers can increase the welfare they can derive from their products by around 70% which can otherwise be quickly lost by poor marketing channels.

Fourth, poor marketing channels for the upland will therefore compound energy wastage. The loss of energy starts at cultivation time and continues on to marketing time if victimized by poor marketing channel.

Fifth, a good marketing support has a strong motivational effect on the farmers to participate in upland development efforts to improve production. This has tremendous implications for many upland development programs.

As a recommendation, it is very apparent that marketing cooperative, not consumer cooperative, has more salient role in strengthening upland assistance programs. The mechanisms of upland development should be geared toward this direction to obtain multifaceted and more positive effects for the intended beneficiaries.

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Table 1

Comparison of Cash Yields From Various Products Sold Before and During the Assisted Experimental Marketing Project

Case No. of Farmers (1)	Products Sold (2)	Cash Income Derived From Sale Before Assisted Experimental Marketing Project (3)	Cash Income Derived From Sale During Assisted Experimental Marketing Project (4)	Percentage Change of Cash Income From Sale During Assisted Experimental Marketing Project (Col 4-Col 3/Col 3 x 100) (5)
1	10 kilos of Baguio beans; 100 pieces of sayote; 5 kilos of tomatoes	P 79	P150	114
2	10 bundles of camote tops; 10 kilos of eggplant; 3 kilos of pepper	P 60	P111	85
3	15 bundles of vegetable fern; 15 kilos of yam; 10 kilos of sweet potato	P105	P205	95
4	20 kilos of Baguio beans; 12 kilos of tomatoes	P100	P160	60
5	25 kilos of yam	P100	P150	50
6	300 pieces of sayote	P 90	P180	100
7	15 kilos pepper; 7 kilos of eggplant	P130	P220	69
8	20 kilos of sweet potato; 50 pieces of sayote	P 95	P145	53
9	25 kilos of Baguio beans; 5 kilos of pepper	P160	P235	47
10	250 pieces of sayote	P 63	P125	98
Average From All Cases of Farmers		P 97.30	P163.10	73

Month  
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November  
December  
January  
February  
March, 1  
April, 19  
May, 19  
June, 19  
July, 198  
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Table 2

Months and Products Monitored During the Assisted Marketing Scheme for the Lake Balinasayao Farmers

Months	Number of Weekends When Products Sale Took Place	Number of Varieties* of Products Sold
November, 1985	4	21
December, 1985	4	18
January, 1986	4	15
February, 1986	1	9
March, 1986	0	0
April, 1986	2	15
May, 1986	4	18
June, 1986	3	16
July, 1986	4	18

\*These include products such as squash; tomatoes; eggplant; Baguio beans; sweet potato; apara; ubi; tops of edible fern, sweet potato, gabi, and sayote; petchay; sayote; bitter melon; bell pepper; onion; bananas; string beans; jackfruit; ginger; papaya, and white beans (abetales).

Table 3

Comparison of Market Sectors and Selling Time During the First Three Months and the Succeeding Months of the Assisted Marketing Systems

Periods of the Assisted Marketing Program	Length of Selling Time (Hours)	Average Monthly Number of Buyers	Proportion of SU Faculty & Staff Buyers	Proportion of SU Student Buyers	Proportion of Outside SU Buyers
During the first three months of assisted marketing scheme	6	67	85%	15%	0%
During the fourth and the later months	3	105	55%	35%	10%

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Periods Assisted Program  
First three months of assisted marketing scheme  
The second six months of the assisted marketing scheme  
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Table 4

Various Measures of Quantity of Farm Products Sold During Two Periods of Assisted Marketing Program Compared

Periods During Assisted Marketing Program	Average Monthly Number of Pieces of Certain Products*	Average Monthly Number of Bundles of Certain Products**	Average Monthly Number of Kilos of Certain Products***
First three assisted marketing scheme	649	111	830
The second six months of the assisted marketing scheme	1,763	151	951

\*This involves the products such as sayote; avocado; bananas; and coconuts.

\*\*This includes products such as tops of edible fern, sweet potato, sayote, and gabi; string beans; and onion leaves.

\*\*\*This includes all the products reported in Table 2 other than those noted in footnotes 1 and 2.

Table 5  
Comparison of Cash Returns Farmers Received From Their Products During Two  
Periods of the Assisted Marketing Program

Two Periods of the Assisted Marketing Program Compared (1)	Monthly Average Amount Received by the Farmers (2)	Monthly Average No. of Farmers Selling Vegetable (3)	Monthly Average Cash Income Each Farmer Received From Sale of Products Col. 2/Col. 3 (4)
First three months of assisted marketing scheme	P2,545.00	10	P254.50
The second six months of the assisted marketing scheme	P4,623.00	15	P303.20

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