



Office of the Governor

BRO *Farmer Assistance Program Office*

BRO PAG IBIG

Savings Program and Affordable Housing Program for every Small Farmers

PROGRAM OVERVIEW

BRO PAG IBIG was incorporated as the 12th social development program of the Province of Isabela known as Bojie-Rodito Opportunities (BRO) in January 2015. Primarily, it offers savings program and affordable housing program to each and every small farmer in the Province of Isabela.

In addition, BRO PAG IBIG is a climate change adaptation program of the PGI. It is intended to help farmers lessen their vulnerability to the effects of climate change by helping them build sturdy houses through affordable housing loans with low interest rates and longer repayment periods.

GOALS AND OBJECTIVES

The PGI through the BRO PAG IBIG program envisions to register 10,000 small farmers in the Province of Isabela so that they can reap the benefits and privileges of being enrolled in the program such as the following:

- a) Savings
- b) Tax free dividends
- c) Death Benefit grants
- d) Short-term or Multi-Purpose loans for:
 - Emergency
 - Tuition Fees
 - Medical Needs
 - In case of calamity
- e) Affordable housing loans with low interest rates and longer repayment periods.

ACCOMPLISHMENT

Since its launching in January 2015, the Provincial Government of Isabela was able to register 7,391 farmer-members from the province's cities and municipalities – an increase of 46% from its original number of 5,040 farmer-members in 2015. From the



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7,391, a total of 4,958 graduated from the program. This means that they have already been paid by the PGI their monthly membership contribution amounting to P100.00 each month for 24 months.

Table 1. Comparative distribution of BRO PAGIBIG farmer-members in each municipality in the province in 2016 and 2017.

City/Municipalities	Number of Enrollees in 2016	Number of Enrollees in 2017
Alicia	24	41
Angadanan	136	137
Aurora	23	194
Benito Soliven	66	177
Burgos	21	21
Cabagan	70	70
Cabatuan	720	692
Cauayan	1,258	1,257
Cordon	210	210
Delfin Albano	152	323
Dinapigue	129	129
Echague	33	334
Ilagan	199	379
Jones	292	312
Luna	304	374
Mallig	133	133
Naguilian	11	139
Palanan	12	121
Quezon	19	19
Quirino	148	148
Ramon	118	122
Reina Mercedes	6	117
Roxas	21	445
San Agustin	193	321
San Guillermo	150	151
San Isidro	69	69
San Manuel	11	242
San Mariano	88	101
San Mateo	263	266
San Pablo	37	37
Sta. Maria	37	122
Sto. Tomas	32	35
Tumauini	110	154
TOTAL	5,095	7,392



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**It can be notice that Cabatuan and Cauayan has decreased membership in 2017. This is because the repeated entry of names was deleted by the screening committee through a thorough validation.*

The PAG IBIG Fund also recognizes the Province of Isabela for incorporating PAG IBIG Fund as the 12th component in the BRO Program, thus enabling the Fund to reach out to its 5,000 member-farmers.

IMPACT

The PGI allocated a total of P6,000,000.00 budget for 2017 to pay for the monthly membership contribution of existing and additional farmer-members of BRO PAG IBIG. As effect, some members already availed of short-term loans, some have acquired burial and death claims.

Table 2. The total number of enrollees from 2015 to 2017 and the respective funds utilized in the implementation of the program.

Year	Number of Enrollees	Disbursed Funds (Php)
2015	5,040	1,981,200.00
2016	5,095	6,080,600.00
2017	2,373	4,884,500.00

Source: BRO PAGIBIG Screening Committee

It can be seen from the table above that the total number of farmer-members currently enrolled in the program has significantly decreased from 5,095 to 2,373. This can be accounted for the several members who graduated from the program. However, in partnership with the PAG IBIG Fund, there is a commitment to double the effort in reaching out to farmers especially those living in remote barangays.

With the continuous effort of the PGI to help farmers improve over-all living condition of the farmers, the BRO PAG IBIG program will help them save for the future and put-up their dream houses.

SUSTAINABILITY

The Provincial Government of Isabela through the Sangguniang Panlalawigan passed Resolution No. 154 series of 2014 to ensure the sustainability of the program, officially designating the Provincial Treasurer or her authorized representative as the person responsible to remit the allotted voluntary monthly contributions to the PAG



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IBIG Fund Branch. The PGI has allocated P6 million for BRO PAG IBIG thru Appropriation Ordinance no. 20, series of 2016. A Memorandum of Agreement was also entered into between the PAGIBIG and the Provincial Local Government Unit of Isabela (PLGU-Isabela).

Prepared by:

ROJAINE A. PINTUCAN
BRO SSSM/PAGIBIG Coordinator

Noted by:

MANUEL S. ACIERTO
Head, BRO FAPO