



**BRO** *Farmer Assistance Program Office*  
**ASSISTANCE PROGRAM FOR SMALL FARMERS**

## **BRO PAG-IBIG**

### **SAVINGS PROGRAM AND AFFORDABLE HOUSING PROGRAM FOR EVERY SMALL FARMERS**

#### **PROGRAM OVERVIEW**

BRO PAG IBIG is the twelfth program of the Provincial Government of Isabela (PGI) launched in January 2015.

BRO PAG IBIG is a climate change adaptation program of the PGI. It aims to help farmers lessen their vulnerability to the effects of climate change by helping them build sturdy houses through affordable housing program.

#### **GOALS AND OBJECTIVES**

BRO PAG IBIG program aims to enroll 10,000 small farmers of the Province of Isabela to be a member PAG-IBIG fund for them to enjoy the benefits of the program such as:

- 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**

The BRO Pag-IBIG Program has enrolled a total of two thousand one hundred and twelve (**2,112**) marginalized farmers from different municipalities of Isabela as of December 2023 wherein one thousand four hundred thirty-five (**1,435**) of them are still enrolled in the program and six hundred seventy-seven (**677**) have already been paid 24 months of premium contribution. The program has also enrolled **10 Rebel Returnees** and already paid their **24 monthly premium contribution**. For the year 2022, the program has catered to **832 Tobacco Farmers** and **603 NMIAC Members** of which all of them are still currently paying. (Through the funds of the PGI)

The table below shows the distribution of BRO PAG IBIG as of December 2023.

MUNICIPALITY	NMIAC		TOBACCO FARMERS	
	CURRENTLY PAYING	GRADUATED	CURRENTLY PAYING	GRADUATED
ALICIA				
ANGADANAN	27			
AURORA		32	72	
BENITO SOLIVEN	15		7	
BURGOS	69		14	
CABAGAN	119		107	
CABATUAN				
CAUAYAN		11		
CITY OF ILAGAN		74	144	
CORDON	43	10		
DELFIN ALBANO		14	48	
DINAPIGUE				
DIVILACAN				
ECHAGUE				
GAMU		127		
JONES	67	6	24	
LUNA	31	58	15	
MALLIG	38			
MACONACON				
NAGUILIAN		9	34	
PALANAN				
QUEZON				
QUIRINO		55	91	
RAMON	30	43		
REINA MERCEDES			53	
ROXAS	164			
SAN AGUSTIN			4	
SAN ISIDRO				
SAN GUILLERMO				
SAN MANUEL		3	5	
SAN MARIANO			26	
SAN MATEO		84	22	
SAN PABLO			12	
STA. MARIA		7	13	
STO. TOMAS		134	36	
TUMAUINI			105	
REBEL RETURNEES		10		
<b>Sub total</b>	<b>603</b>	<b>677</b>	<b>832</b>	
<b>Grand Total</b>	<b><u>1,435</u></b>			

The PAG IBIG Fund also recognizes the Province of Isabela for incorporating PAG IBIG Fund as the 12<sup>th</sup> component in the BRO Program, thus enabling the Fund to reach out to its 8,000 member-farmers.

*Nagkaisa Para sa Isabela!*

## **IMPACT**

An overwhelming response was received by the PGI from the constituents of Isabela for the BRO PAG IBIG Program.

In the Provincial Government of Isabela's desire to give more assistance to our farmer-members, this office has already assisted several members with regards to their corresponding claims. (See table below)

<b>NAME OF MEMBER</b>	<b>ADDRESS</b>	<b>TYPE OF CLAIM</b>
RASOS, MARIANO PAGUIGAN	BALELENG, STO. TOMAS	SHORT TERM LOAN
CATAGGATAN, MARCIAL LAGGUI	BALELENG, STO. TOMAS	SHORT TERM LOAN
AGABIN, JUANA GUMARU	CENTRO, STO. TOMAS	SHORT TERM LOAN
LUCAS, DANILO SIMON	LORIA, ANGADANAN	SHORT TERM LOAN
RUMBAOA, JULIE MENDOZA	PULAY, LUNA	SHORT TERM LOAN
PERUCHO, REDENTOR PASION	CABARUAN, QUIRINO	SHORT TERM LOAN
RICARDO, BRYAN CAUILAN	LORIA, ANGADANAN	SHORT TERM LOAN
AUTRIZ, MARIBEL PASCUA	PALATTAO, NAGUILIAN	SHORT TERM LOAN
PALUDIPAN, ROGER ROSETE	SUERTE, QUIRINO	SHORT TERM LOAN
SILAGAN, RONNIE SR. PUTANG	PLANAS, RAMON	FUNERAL

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.

There was no on-site conduct of enrollment on identified conflict areas due to limited access because of the pandemic. (COVID-19)

## **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 of her authorized representative as the person responsible to remit the allotted voluntary monthly contributions to the PAG IBIG Fund Branch. The PGI has allocated P8, 200, 000 for BRO PAG IBIG thru Appropriation Ordinance no. 21, series of 2015. A Memorandum of Agreement was also entered into between the PAGIBIG and the Provincial Local Government Unit of Isabela (PLGU-Isabela.)

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