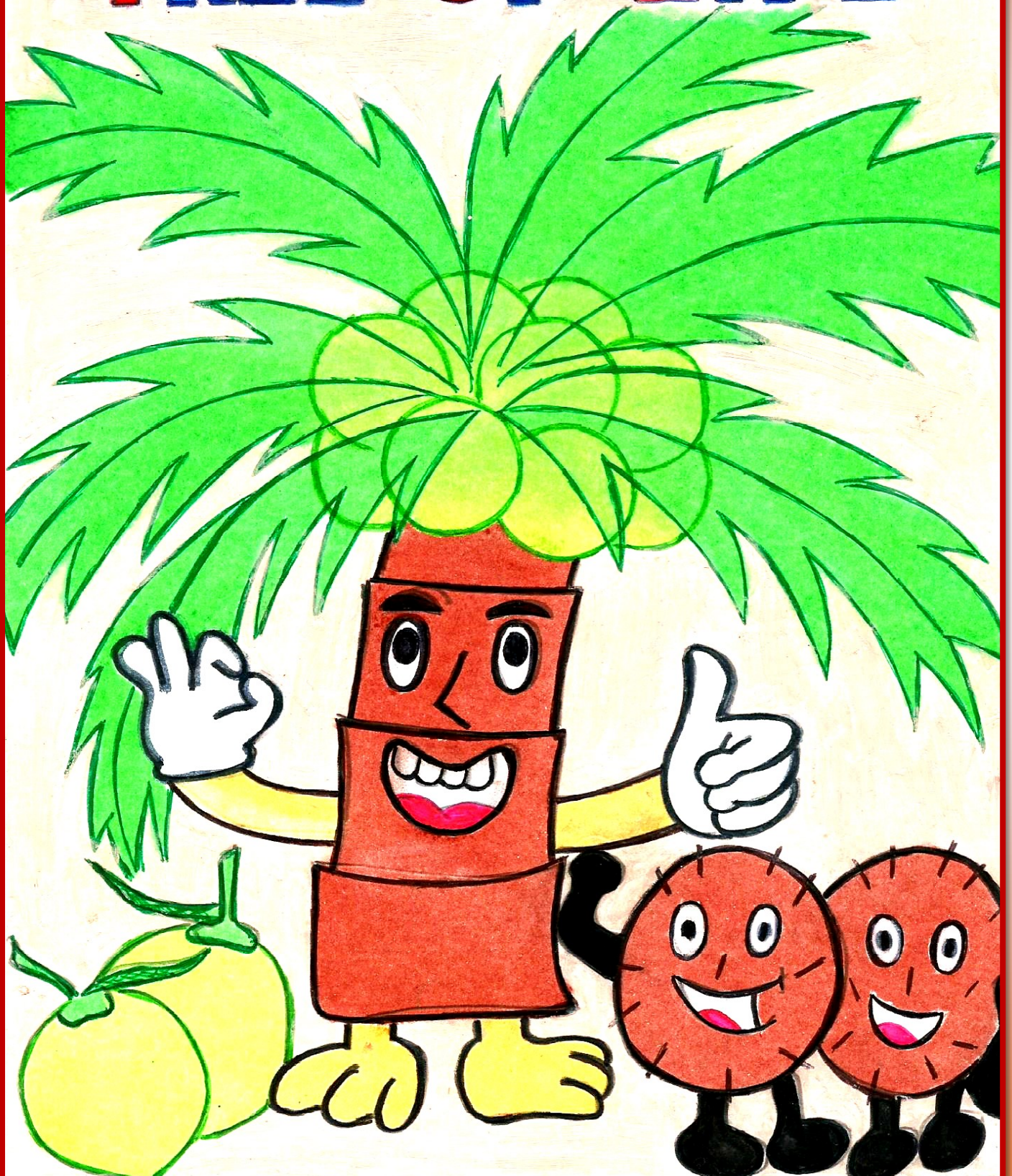


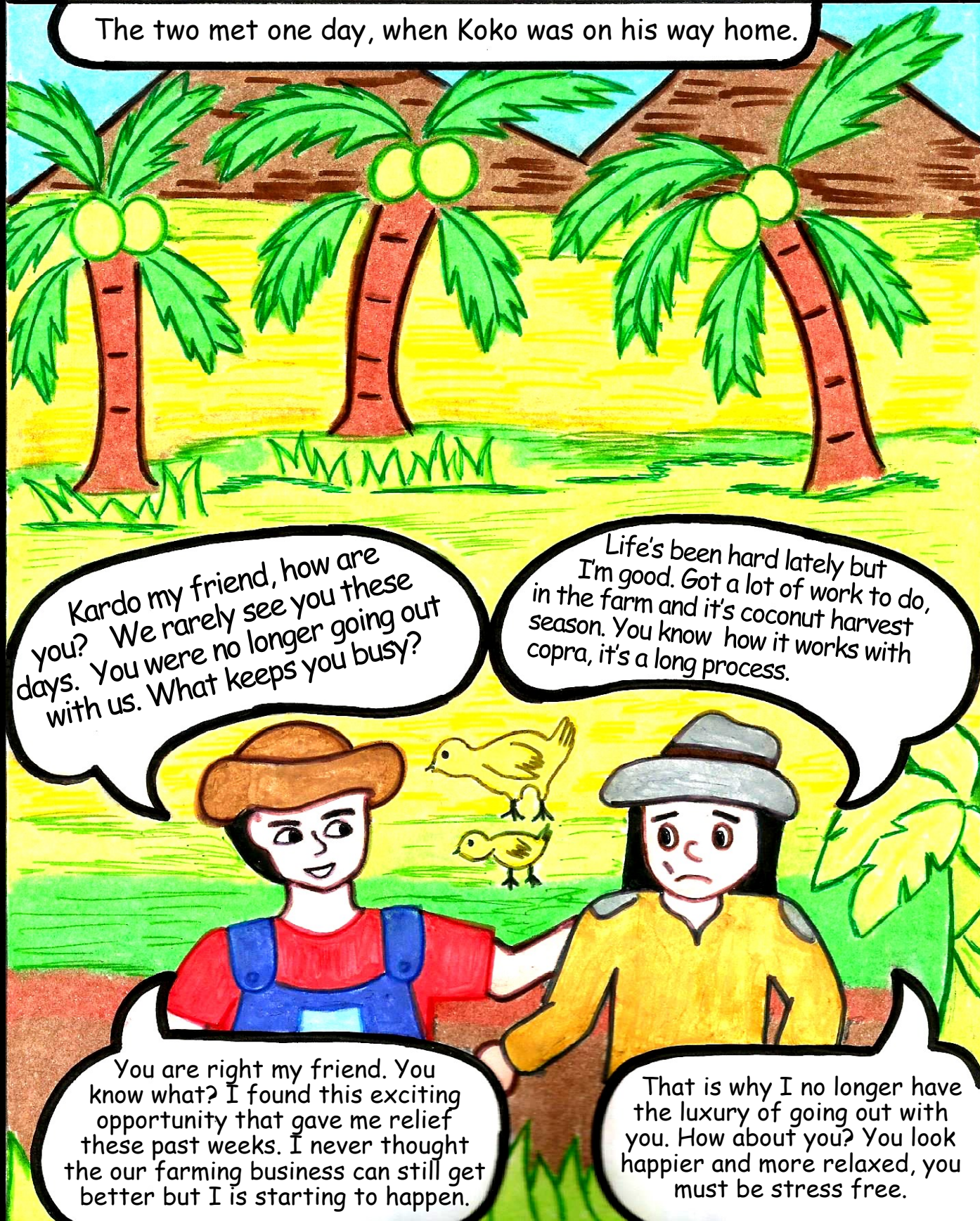
AYOS TOL

TREE OF LIFE



Koko at Kardo are farmers who live in Barangay Maunlad. Both farmers are engaged coconut production. Although they live in the same community and have the same sources of income, Koko look more happy and energetic while Kardo looks sad and withdrawn.

The two met one day, when Koko was on his way home.



Kardo my friend, how are you? We rarely see you these days. You were no longer going out with us. What keeps you busy?

Life's been hard lately but I'm good. Got a lot of work to do, in the farm and it's coconut harvest season. You know how it works with copra, it's a long process.

You are right my friend. You know what? I found this exciting opportunity that gave me relief these past weeks. I never thought the our farming business can still get better but I is starting to happen.

That is why I no longer have the luxury of going out with you. How about you? You look happier and more relaxed, you must be stress free.



Wow, that's a great news. I am happy for you. Can you share that opportunity to me also?

Of course, what are neighbors for? As a farmer, I understand your situation. We all want to experience prosperity.

Thank you so much, I appreciate it. Now can you tell me what that wonderful opportunities are? I am very interested to be part of that.

You know Kardo, I attended a meeting which was participated by coconut farmers here. It was held at the Barangay Hall. During the meeting, there was a speaker who gave a talk about a program that seeks to support the coconut industry especially the coconut farmers.



Yes, it's true. Look! My wife and daughter, they're here you can ask them so you would believe me. They too have participated in the program. They are both happy to be part of it.

Really?

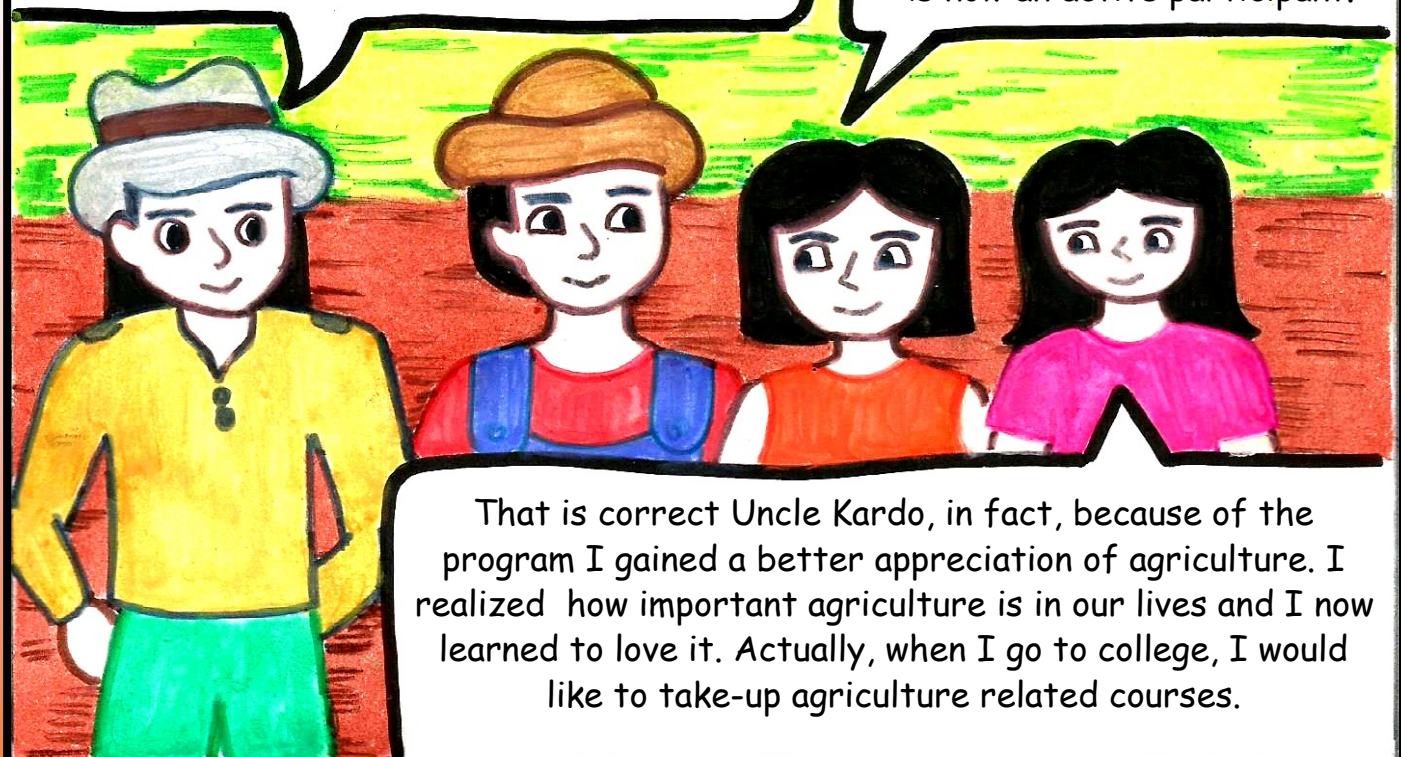
Hey Kardo, how are you? How is your wife Edna? I haven't seen her in a while. You are such a busy couple. You should go out sometimes. We missed your company.

Honey come here. You know, I was sharing to Kardo about the gathering of farmers we attended at the Barangay Hall. He doesn't seem convinced. Maybe you should tell him about this wonderful opportunity that the NGO called IRDF have now for coconut farmers.

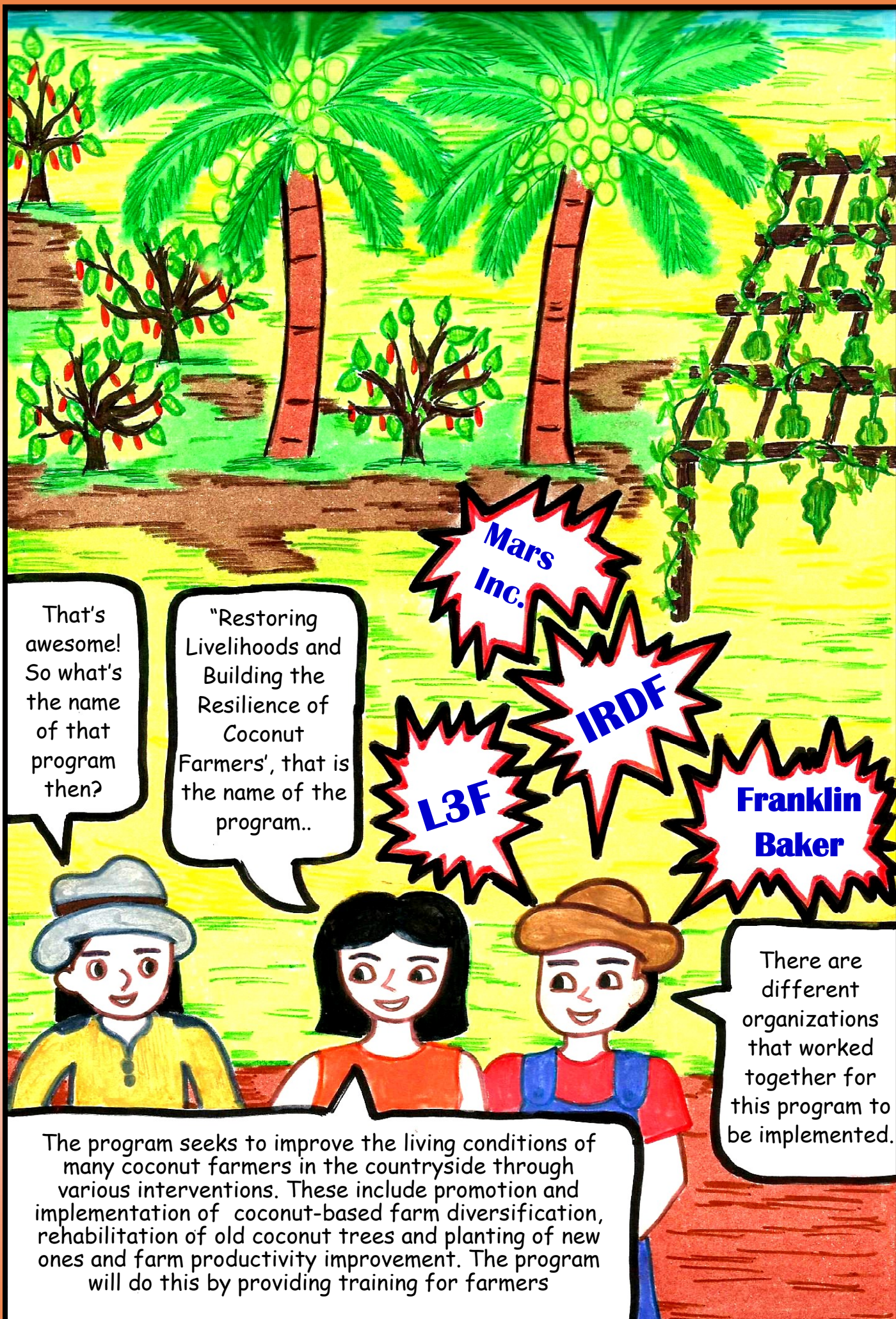


Edna is at the house Nancy. She is now accepting laundry from neighbors for an extra income. You know, we are financially constrained these days. So many bills to pay. By the way, Nancy, that program for the coconut industry implemented by an NGO here in our community, is it true?

Yes Kardo, that is true. Actually, I really like the program. It is very inclusive as they encourage women and youth involvement in agriculture. Our whole family is now an active participant.



That is correct Uncle Kardo, in fact, because of the program I gained a better appreciation of agriculture. I realized how important agriculture is in our lives and I now learned to love it. Actually, when I go to college, I would like to take-up agriculture related courses.



That's awesome!
So what's the name of that program then?

"Restoring Livelihoods and Building the Resilience of Coconut Farmers", that is the name of the program..

Mars Inc.

IRDF

L3F

Franklin Baker

There are different organizations that worked together for this program to be implemented.

The program seeks to improve the living conditions of many coconut farmers in the countryside through various interventions. These include promotion and implementation of coconut-based farm diversification, rehabilitation of old coconut trees and planting of new ones and farm productivity improvement. The program will do this by providing training for farmers



That's really great. I am convinced now. I wish my wife Edna and our son Karlo would be able to join in this program too. It seems like he is not interested in agriculture. He will be the sole heir of our farm.

Don't worry Kardo, we will visit Edna and Karlo to share with them this great news. So they can also join in this program.

There's a lot Kardo...

Sorry Koko, I doubted you at first. It seems like this program is very comprehensive. It addresses exactly what the farmers in our community needed. Are there more services they provide?



And Koko and his family narrated to Kardo the potential support that farmers and farmer organizations can avail from the program.





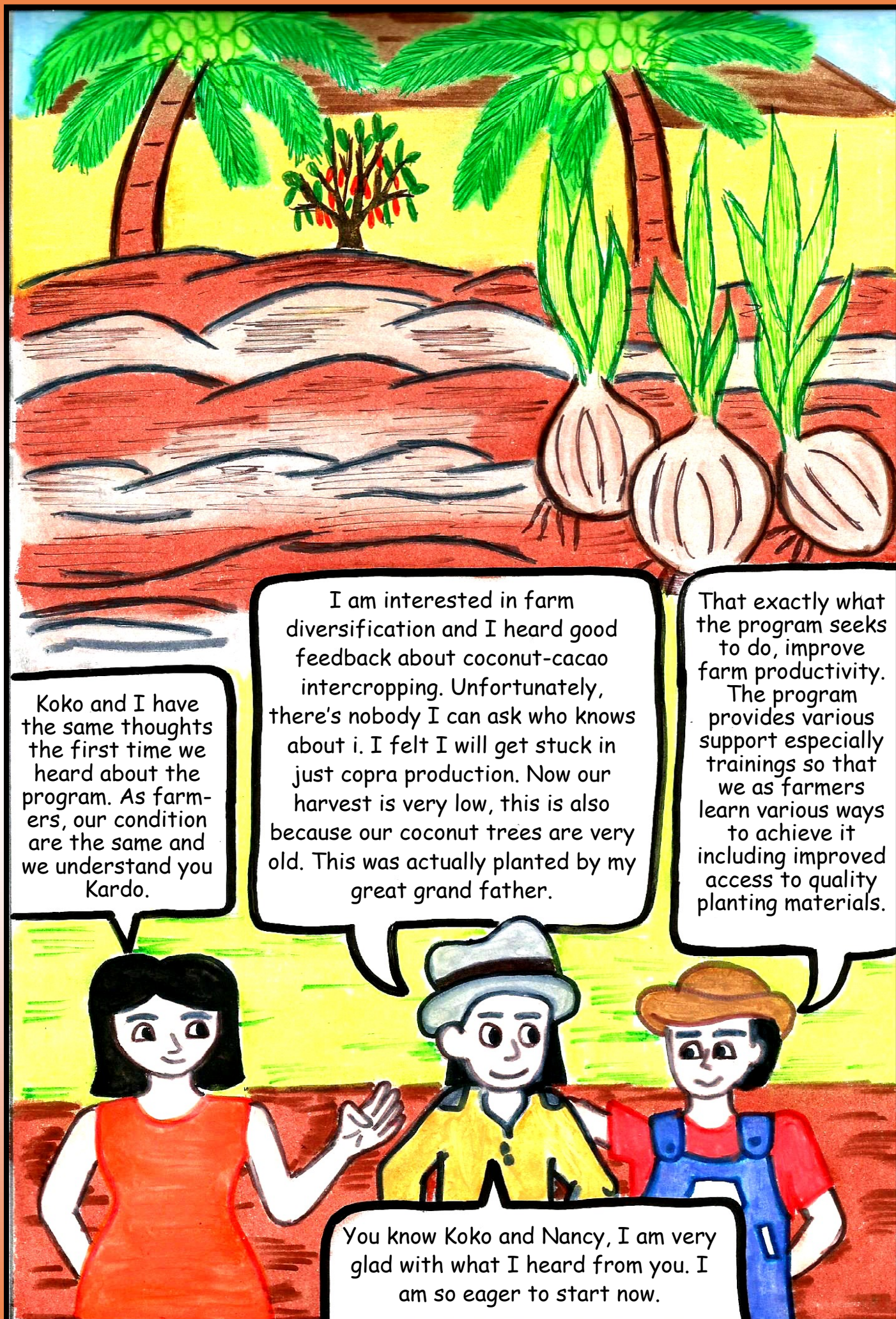
Yes Kardo, the recent topic we had in our training through this program was about coconut-based farm diversification? There were topics about cacao, banana, coffee, vegetables and other crops that can be planted in between coconut trees. The program helps farmers increase our income through these intercroops as well as produce food for the family in the farm.

That is indeed a wonderful news Koko. I really appreciate the I see you today. It's a blessing. By the way, will there be a fee if I will join in the program?

I am glad to hear that. I have long been waiting for a help. Someone who can teach me how to improve my farming business. I have been into farming for years but I have no formal training in agriculture.

You don't have to worry about it. This program is implemented to help coconut farmers and there is no fee associated in joining the program.





Koko and I have the same thoughts the first time we heard about the program. As farmers, our condition are the same and we understand you Kardo.

I am interested in farm diversification and I heard good feedback about coconut-cacao intercropping. Unfortunately, there's nobody I can ask who knows about it. I felt I will get stuck in just copra production. Now our harvest is very low, this is also because our coconut trees are very old. This was actually planted by my great grand father.

That exactly what the program seeks to do, improve farm productivity. The program provides various support especially trainings so that we as farmers learn various ways to achieve it including improved access to quality planting materials.

You know Koko and Nancy, I am very glad with what I heard from you. I am so eager to start now.



And not only that Kardo. You know I have long been in copra production and I feel like I'm getting older. Copra production is getting harder for me now. And it's very hard to find laborers these days. Through the program, I learned the advantages of selling whole coconut. It is easier and faster. I now have shifted from wholenut to copra.

Yes, copra production is longer and requires a lot of work. I have been used to copra production as I did that for years. Will I not lose money if I shift to selling my produce as whole nuts?



Exactly my thoughts at first. But when I finally tried it, I found out that with whole nut we have a better cashflow as we can harvest every 2 months. With copra, we can harvest only every 3-4 months. I worked well for our family. It allowed us to provide better support to our daughters' studies.

How about the logistics Koko? Whole coconut must be very hard to transport considering that these are heavy. Unlike copra where we can just put in sacks. Copra is easier to transport as it is lighter and less bulky.



You don't have to worry about that Kardo. Unlike copra that you really have to deliver it to buyers in the town, buyers of wholenut will be the one to visit you and pick-up your nuts in your nearest location. If your farm is near the road they can pick-it up there. Our association is actually a wholenut byer now.

Wow! They really are making things easier for us now. This is a relief for many of our farmers. This is really a good program and other farmers should join now.

That's right Kardo. Actually, the program also provides training on processing of value-added products. Our wives would be interested on these. The trained them on tablea processing, vinegar, and organic fertilizer production, to name a few. This is what my wife liked most.

This is amazing. I we as farmers will take these opportunities seriously, we can really be freed from the bondage of poverty,



That's right Kardo, and that is what the program seeks to achieve. To improve the farming business of every farm families by making farms more productive and resilient to both environmental and market challenges. They call it **sustainability**.

Amazing! I suddenly feel energized. I want to join your next meeting and be part of the group. It has been my dream of taking my family out of poverty and I have a strong feeling that this program is the answer.



I am excited to meet other farmers during the meeting. I am sure I would learn a lot from their experiences too. We need really to work together as farmers.

That's right Kardo, there's a lot to learn not only from this program but through our fellow farmers as well. We need to learn to professionalize our farming business. I am sure that there are still a lot of things which I was not able to provide you with better details. You can definitely have a better appreciation of things when you hear it yourself during our next meeting and I am excited to see you there.

And Kardo hurried back home after his conversation with Koko and his family. He is very excited to share the news about the program to his wife and son. On his way, he imagined how his farm can transform if his farming and business knowledge and skills will improve through the program. He is happy for his family too.



When Kardo arrive home, he share the new to his wife Edna and son Karlo. They were imagining their farm becoming fully diversified with other crops, livestock and poultry integrated in their farm. They discussed their far plan together as a family and they are looking forward to they day where life becomes easier for them. They are all excited to join the farmer meeting as a family.





“ Restoring Livelihoods and Building Resilience of Coconut Farmers in the Philippines Project”

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