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# KADIWA AS A MARKETING SCHEME

## THESIS

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Don Severino Agricultural College

Indang, Cavite

March, 1981

**KADIWA AS A MARKETING SCHEME**

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**Undergraduate Thesis**  
**Presented to the Faculty of the**  
**Don Severino Agricultural College**  
**Indang, Cavite**

#649

**In Partial Fulfillment of the Requirements**  
**for the Degree of Bachelor of Science**  
**in Agriculture (Major in Agri-**  
**cultural Economics)**

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**BY**

**MERCY S. PANGANIBAN**

**March, 1981**

## A B S T R A C T

Panganiban, Mercy Sesma, Don Severino Agricultural College, March, 1981, "Kadiwa As A Marketing Scheme". Adviser: Mrs. Maria A. Ersando.

This study "Kadiwa As A Marketing Scheme" was conducted to determine: a) the socio-economic characteristics of government employees who are members and non-members of the Kadiwa Program; b) how the Kadiwa functions as a marketing unit and how it differs from the ordinary way of marketing; c) the relationship between participation in Kadiwa program and some selected variables; d) the reasons of employees for joining or not joining the Kadiwa program; and e) the problems encountered in the organization and operation of the Kadiwa.

The average age of the employees was 34.75 years. One-third of the respondents were permanent and had an average government service of 11 years. They had a relatively low income with an average of ₱6,345.00 per annum.

The fund of Kadiwa may be increased by additional contributions of members, subsidy from the government, donations and by grants.

Kadiwa Centers in Metro Manila was the main source of goods for the Kadiwa centers in Tagaytay and Trece Martirez City. Procurement of goods was usually done twice a month.

Results of the analysis revealed insignificant relationship between age, number of dependents, years in government service and educational attainment and their participation in Kadiwa program. On the other hand, their nature of appointment was found

to be a factor in their participation. Similarly, knowledge of the program was found to have a very significant relationship with their participation in Kadiwa.

The most frequently mentioned reasons why they joined the organization was their own interest in the program, the non-members on the other hand claimed that they were not informed about the Kadiwa program.

How to promote oneness and unity was the most frequently stated problem in the organization of the Kadiwa. The management also found difficulties in the utilization of government personnel on rotation basis. Likewise, how to procure goods with minimum transportation cost was also a problem on their part.

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## INTRODUCTION

The government employees are undoubtedly one of those who are most adversely affected by soaring prices of commodities. Belonging to the fixed income group whose salaries or wages are not easily adjustable to cost of living due to government financial limitations, it becomes imperative that measures be taken to alleviate their condition by stabilizing or even increasing the purchasing power of their wages through mechanism of group action and self-reliance.<sup>2/</sup>

In line with this objective, the Ministry of Local Government and Community Development has been given the task to establish the Kadiwa Centers in selected provinces, cities and municipalities.

A Kadiwa Center is a commissary or marketing outlet established by and among government employees, both national and local, regardless of the nature of appointment, for the purpose of mutually assisting each other in the procurement of essential goods needed by them.

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<sup>2/</sup> J. A. Roño, "The Kadiwa Center Program, "Concept Paper" 1960, p. 1.