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Abstract: The results of this study will serve as a basis in the assessment of the repayment of loans of the various LBP-assisted projects more specifically the Cooperatives since they are the valued clients of the bank.

This study will also benefit Land Bank of the Philippines for the improvement of its program and in the pursuit of its social mission of economic development for the nation. The cooperatives are benefited in this study for it shall uplift their technical know-how, resulting in a more effective collection management and policy implementation within their area of operation.

Moreover, the results of this investigation will improve the livelihood of the cooperative beneficiaries since an effective cooperative would invite more grants useful in product-augmentation. Also, the general public will be benefited from the results of this investigation since the efficiency and effectiveness in the collection management of the coops will in turn affect the whole operation of the bank.

Improvement on the collection enhances the country’s agricultural industry which is the primary contributor (the Philippines being an agricultural country) to the economic development of the nation in general and the province of Ilocos Norte in particular.

Finally, the results of this study can be very useful not only for the cooperatives but also for other establishments of similar nature in terms of improving their systems of operation. Efficiently run, the cooperatives may take the lead in the pursuit of national industrialization.