

## **BIBLIOGRAPHY**

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## **ABSTRACT**

This study was conducted to: identify the services / programs offered by the cooperative to its members and to the community, identify the extent of implementation of the different programs / services, and determine the contributions of the cooperative to the socio-economic improvement of members and the community. The study was conducted in Poblacion, Bakun, Benguet on December 2009.

A total of 50 respondents composed of the members of the Board of Directors, core management staff, and members of the cooperative served as source of data for the research. Data were gathered through personal interview with the aid of a questionnaire. Data were analyzed using frequency analysis.

Majority of the respondents were middle aged, dominated by male members, married, and had attended formal education. Most of the respondents were members in the cooperative for more that 6 years. Most of the respondents were engaged in farming as major source of income.

Respondents joined the cooperative to take part in any cooperative activity, to avail loan and patronage refund and because they were encouraged by their friends and

relatives. The cooperative provides the following services: savings and time deposit, credit services, consumer's services and transport services. The most availed services by the members were transport services, credit services, and consumers' service. The least availed service was the savings and time deposit. The reasons/purposes of the respondents in availing cooperative services were: to have patronage refund, avail of lower prices of consumer goods, loan to purchase basic commodities, loan for business capital, tuition fee of children, for the improvement of house and hospitalization.

The respondents patronize the cooperative. The cooperative had improved the socio-economic status of the members, their income increased due to the increase of business capital. On the social status, self –confidence of the respondents was developed.

The different activities implemented by the cooperative have impact and had contributed to the improvement on the social and economic status of the members.

The cooperative must develop a strategy to control loan delinquency such as reminding regularly the borrowers about their loan, or employ a collector and continuous education to officers and members and include values orientation training. Furthermore, cooperative should motivate and imposed participation of members to the cooperative activities especially activities that will improve the community.

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## **INTRODUCTION**

### Rationale

Economic crisis is the major problem faced by our country, with this condition people continue to secure stable source of income for better living, and continue to discover how to uplift their lives. Cooperatives are important because of their versatility and multiple purposes. They have been developed and they have flourished because of their capacity to meet the needs of people in very diverse circumstances. Thus, at any given time and in most societies, people can choose to use the cooperative model to meet emerging needs. Today for example people around the world are using cooperatives to provide services, notably social services that the state cannot provide or does not choose to provide for example health services, some kinds of services for the elderly or for people with disabilities. Others have started to use cooperatives model for production and processing of organic food (Anonymous, 2001).

According to Pilas (2007), cooperative is known as “the bank of the common man” because members secure loans from the cooperative at a lower interest rate compared to the banks. It is also through cooperative that other countries achieve economic progress. Cooperatives are usually organized and owned by low-income people because they cannot compete with the rich in the acquisition and use of scarce resources. The main concern for any cooperative is the advancement of socio-economic welfare of its members through the provision of essential goods and services. It aims to increase savings, investment, productivity, and purchasing power of its members. Furthermore, cooperatives aim to maximize their economic benefits and to ensure the equitable distribution of its net surplus for the members (Towang, 2002).



The Bakun Central Multipurpose Cooperative (BCMPC), just like all other cooperatives hope to help their members uplift their social and economic status. The BCMPC is located at Poblacion , Bakun , Benguet. It was first started as an association of Mothers Organization formed by residents of central Bakun through Pastor Martin Dulnuan. It started on February 4, 1989 with small groups of members as a consumer store. Then on March 10, 1990 it was renamed as Bakun Consumers Cooperative. Finally, it was registered to the CDA as Bakun Central Multipurpose Cooperative on December 20, 1991 with original incorporators of 30. Record shows that as of 2008, the total paid-up share capital was P 1,779,587.42 and a total asset of P 5,135,693.74.

The foregoing remarkable growth of the cooperative speaks well of the presence of good cooperative leaders/officers, God fearing members, linkage with local government and private firms, retention of interest on share capital and patronage refund added to share capital, corporate culture: teamwork, discipline, honesty, integrity, and code of ethics: trust and confidence among members, staff and officers.

It is therefore evident that members of cooperative can benefit from cooperative. However, is there really an impact on the members and to the community? Thus, this research therefore would look into the impact of the cooperative to the members and the community.

### Importance of the Study

To the cooperative, this study would serve as basis for the operation of the cooperative. In addition, contribution of Bakun Central Multipurpose Cooperative could be a motivation factor for others to join cooperatives.



Individuals, agencies, community organizers, and organizations, who have involvement in development of people-led organization, as well as students, could use the result of this study.

Furthermore, it could also be used to construct models for successful cooperative especially for rural areas.

### Statement of the Problem

Several cooperatives had been organized and have been in existence in the community for several years, yet the socio-economic impact of these cooperatives had not been realized or evaluated.

The study intent to answer the following questions:

1. What are the services / programs offered by the cooperative to its members and to the community?
2. What are the extents of implementation of the different program / services?
3. What are the contribution of the cooperative to the socio-economic improvement of members and the community?

### Objectives of the Study

The objectives of the study were to:

1. Identify the services / programs offered by the cooperative to its members and to the community.
2. Identify the extent of implementation of the different programs / services.
3. Determine the contributions of the cooperative to the socio-economic improvement of members and the community.





### Scope and Delimitation of the Study

The scope and coverage of this study were the socio-economic impact of Bakun Central Multipurpose Cooperative (BCMPC) to the members and the community in the last five years (2004-2008) on the three services namely credit, consumers, and transport.



## **REVIEW OF LITERATURE**

### Socio-Economic Impact

From Broyles (2007), socio-economics is the study of relationship between economic activity and social life. The field is often multidisciplinary, using theories and methods from sociology, economics, history, and psychology. In many cases however, socio-economics focus on the social impact of some sort of economic change. Such changes might include a closing factory, market manipulation, the signing of the international trade treaties, new natural gas regulation. Such social effects can be wide ranging in size anywhere from local effects on a small community to changes to an entire society.

Examples of socio-economic impacts include new technologies, such as cars or mobile phones, changes in laws, changes in physical environment (such as increasing crowding within cities) and ecological changes (such as prolonged drought or declining fish stocks). These may affect patterns of consumption, the forced distribution of income and wealth, the way in which people behave (both in terms of purchase decisions and the way in which they choose to spend their time), and the overall quality of life. The goal of socio-economic study is to bring about socio-economic development, usually in terms of improvements of metrics such as GDP, life expectancy, literacy, levels of employment (Broyles, 2007).

### Impact of Cooperatives in Development

Cooperatives organized as business enterprises for the benefit of their members, offer a model of enterprise that is particularly relevant in difficult economic times and



instances of market failures .As a self help group, a cooperative organization is widely accessible, especially for the marginalized. Where private enterprise or government is weak, particularly in remote rural areas, cooperatives enable local people to organize and improve their conditions. Cooperatives promote and support entrepreneurial development, creating productive employment, raising incomes and helping to reduce poverty while enhancing social inclusion, social protection and community building. Thus, while they benefit their members, they also offer positive externalities for the rest of society and have a transform (Anonymous, 2009).

Cooperatives also provide opportunities for social inclusion. In the informal economy, workers have formed shared service cooperatives and associations to assist in their self-employment (Beroff, 2000).

In rural areas, savings and credit cooperatives provide access to banking services, which are lacking in many communities. Credit cooperatives in financing the formation of small and micro businesses; promote inclusive finance that the United Nations envisages reaching the poor in a sustainable way (Smith and Ross, 2006).

In many countries, cooperatives and mutual benefit societies are substantial providers of social protection, especially health coverage, and they operate as voluntary community-based schemes. In some countries, they also participate in the management of compulsory health insurance or provide services through the networks of health and social activities (ICA, 2009).

### Contributions of Cooperative to Development

Cooperatives contribute to reducing poverty by helping create and improve income and employment opportunities. This has become crucial in a world economy too



often characterized by “jobless growth”, where the limited creation of formal employment has led to a broad-based trend towards the growth of the informal sector. Cooperatives in fact provide employment opportunities to around 100 million people and benefit about 800 million members. I would like to emphasize the role of cooperatives in the rural sector, where most of the poor in the world work.

Cooperatives have always played an important role in supporting and promoting small and medium-size enterprises, in agriculture, but also in transport and handicrafts, to mention just a few sectors. By organizing themselves into cooperatives, small and medium-size producers have been able to obtain access to needed inputs and marketing services that they could not have obtained on their own. Marketing services are especially important for small and medium-size producers to establish themselves in both domestic and international markets.

Credit unions currently provide affordable access to financial services to about 136 million members in 91 countries worldwide. An increasing number of credit unions provide affordable remittance services, particularly to migrant workers. In addition to credit services, cooperatives encourage voluntary savings among poor people.



## **METHODOLOGY**

### Locale and Time of the Study

This study was conducted in Poblacion, Bakun, Benguet where Bakun Central Multipurpose Cooperative is located. This was conducted on December 2009.

### Respondents of the Study

The respondents of the study were the members of the Board of Directors, core management staff, like the sales clerk, transport crew, and members of the Bakun Central Multipurpose Cooperative.

A total enumeration was employed for the officers and management staffs of the cooperative. A total of 50 member-respondents were chosen through simple random method.

### Data Gathering Method

Data gathering was done through personal interview with the aid of an interview schedule.

### Data Gathered

The primary data gathered from the respondents were the following: cooperative services availed by members, extent of implementation of cooperative services, and the contributions of cooperative to the improvement of the socio-economic condition of members and the community.



### Data Analysis

The data and information gathered were interpreted according to the objectives of the study. Data were tabulated analyzed using frequency counts, percentages and descriptive analysis. Frequency analysis was employed in the analysis of variables.



## RESULTS AND DISCUSSION

### Profile of Respondents

Table 1 presents the profile of the respondents as to their age, gender, civil status, educational attainment and number of years of membership in the cooperative.

Age. Nineteen (32%) of the respondents were between the ages of 48-57 years old followed by the age bracket of 38-47 (27%). Twenty five percent of the respondents belonged to the age bracket 28-37, eight percent belonged to 18-27 years old and eight percent belonged to 48-57 years old. This implies that most of the respondents were of middle age.

Gender. Most of the respondents were male with 63% while the female was only 37%. This implies that members of the BCMPC were dominated by male.

Civil status. Majority (83%) of the respondents were married. Fifteen percent were single and one respondent was widow. This implies that most married individual are more interested in joining a cooperative, this maybe attributed to the services that a cooperative may offer which may be needed by households..

Educational attainment. All the respondents had attended formal education. The finding shows that most (41%) of the respondents reached college level, 32% had reached secondary and 27% had reached the elementary level. This implies that most of the members were literate, able to read and write, thus, it is not difficult to educate them on the cooperative principles.

Number of years in cooperative membership. Number of years as members in the cooperative by the respondents ranges from 1 to 20 years. As found, 28 of the respondents or 46 % were members for 16-20 years, 9 (15%) were members for 11-15



years, 16 (27%) were members for 6-10 years and 7 (12%) were members for 1-5 years.

These findings signify that most of the respondents were members in the cooperative for more than 6 years.

Table 1. Profile of respondents

PARTICULARS	FREQUENCY	PERCENTAGE
Age		
18-27	5	8
28-37	15	25
38-47	16	27
48-57	19	32
58 and above	5	8
TOTAL	60	100
Gender		
Male	38	63
Female	22	37
TOTAL	60	100
Civil Status		
Married	50	83
Single	9	15
Widow	1	2
TOTAL	60	100





Table 1 continued...

PARTICULARS	FREQUENCY	PERCENTAGE
Educational Attainment		
Elementary	16	27
High school	19	32
College	25	41
TOTAL	60	100
Number of years in membership		
1-5	7	12
6-10	16	27
11-15	9	15
16-20 yrs.	28	46
TOTAL	60	100

### Source of Income

The location of the cooperative is a farming community, majority of the residents are into farming. More than half of the respondents (53%) were engaged in farming as major source of income, 33% were office employees either in private or government agencies, 12% were skilled workers such as carpenter and laborer employed either in private and government (Table 2).

The result shows that some of the respondents have more than one source of income such as farming and employment.



Table 2. Sources of income of the respondents

SOURCE OF INCOME	FREQUENCY	PERCENTAGE
Vegetable farming	32	53
Employment/work	20	33
Business	7	12
Wages as skilled laborers, carpenters	6	10

\*Multiple responses

### Purpose in Joining the Cooperative

Cooperatives purpose is to help the members in their livelihood and to provide them with their needs such as goods at lower or reasonable prices and credit services. On the other hand members also had their purpose of joining a cooperative. In this research, it shows that on half (50%) of the respondents joined the cooperative to take part in any cooperative activity, 41% mentioned to avail loan and patronage refund and 12% mentioned that they joined the cooperative because they were encouraged by their friends and relatives (Table 3)..

This implies that there are people who wanted to give or do something to the cooperative as a provider like participating in any cooperative activities and thus their knowledge are enriched and they will be supportive to the cooperative.

Table 3. Purpose in joining the cooperative

PURPOSE	FREQUENCY	PERCENTAGE
To avail loan and patronage refund	25	41
To take part in any coop activity	30	50
Encouragement by friends/relatives	7	12

\*Multiple responses



### Cooperative Services Offered and Availed by Members

The respondents mentioned that the cooperative provides the following services: savings and time deposit, credit services, consumer's services and transport services. On the availment of these services (Table 4), the result shows that the cooperative services most availed by the members were transport services (72%), credit services (68%), consumers' services (63%) and savings and time deposit (48%). The transport service was most availed because the farmers used it to transport their vegetable to the trading areas in La Trinidad. Credit services as source of capital in farming or even in the purchase of goods and other needs.

Result implies that the members patronize cooperative services.

### Most Availed to Least Availed Services

The finding in Table 5 confirms the result in Table 4. Result shows that the most availed services of the cooperative by the respondents were the transport service with a rating of 1 and the credit services with the same rating. Savings and time deposit and consumer services were moderately availed by members.

Table 4. Cooperative services availed by members

SERVICES	FREQUENCY	PERCENTAGE
Savings and time deposit	29	48
Credit services	41	68
Consumer's services	38	63
Transport services	43	72

\*Multiple responses



Table 5. Most availed to least availed cooperative services

SERVICES	FREQUENCY				MEAN
	1	2	3	4	
Savings and time deposit	16	15	32	39	2
Credit services	31	29	17	9	1
Consumers' services	24	38	20	8	2
Transport service	39	27	4	2	1

Legend: 1-most availed  
2- moderately availed  
3- fairly availed  
4- least availed

#### Reasons/Purpose in Availing Cooperative Services

Several reasons have been identified by the respondents in availing cooperative services. The reasons/purposes of the respondents in availing such services were as follows as shown in Table 6: to have patronage refund (60%), avail of lower prices of consumer goods (45%), use to purchase basic commodities (43%), for business capital (32%), tuition fee of children (23%), for the improvement of house (15%) and hospitalization (15%). Other reasons mentioned were: to purchase lot (8%), to build a house (7%), for placement fee of OFW applicants (3%) and for emergency purpose (3%). Result shows that each member availed of the services of the cooperative with varied reasons based on their needs.



Table 6. Reason/purpose of availing the services of the cooperative

REASON/PURPOSE	FREQUENCY	PERCENTAGE
To have patronage refund	36	60
Avail of lower prices of consumer goods	27	45
Used to purchase basic commodities	26	43
For business capital	19	32
Tuition fee of children	14	23
House improvement	9	15
Hospitalization	9	15
To purchase lot	5	8
To build house	4	7
Placement fee of OFW applicants	2	3
For emergency purpose	2	3
*Multiple responses		

#### Reasons in Buying Goods from the Cooperative

The major reason of respondents in buying goods from the cooperative were to help build the cooperative (60%) and to have patronage refund (57%). This implies that the members are not only concern on the benefit they derived from the cooperative but also thinking of how to build or strengthen the cooperative (Table 7). Other reasons were lower price of consumer goods (45%) and they can buy in credit (20%). This implies that most members buy their goods on the cooperative not only for their benefits but also for the benefit of the cooperative.



### Number of Respondent Who Patronize the Cooperative Services

Although a cooperative is organized to provide needs of its members, there are still members who do not avail or patronize the cooperative especially consumer services. In this research work, result shows that there were 7 (12%) of the respondents who do not patronize the cooperative services and 53 (88%) of the respondents patronized the cooperative services (Table 8). The reasons for not patronizing the cooperative as mentioned by the respondents were because there members who transferred to another place due to transfer of residence due to marriage and change of employment. There were members who have their own stores, thus, they seldom patronize the consumer cooperative services.

Table 7. Reasons in buying goods from the cooperative

PARTICULARS	FREQUENCY	PERCENTAGE
To help build the coop	36	60
To have patronage refund	34	57
Lower prices of consumer goods	27	45
Can buy on credit	12	20

\* Multiple responses

Table 8. Number of respondents who patronize the cooperative services

PARTICULARS	FREQUENCY	PERCENTAGE
Patronizing cooperative services	53	88
Not patronizing cooperative services	7	12
TOTAL	60	100



### Availment and Improvement on the Socio-Economic Condition of Respondents

Most organizations and cooperatives aimed to improve the socio-economic status of members thereby contributing or improving also the socio-economic status of the community where the cooperative/organization is located and in general contributing to the economic development of the country. Out of the sixty member respondents, 51 or 85% believed that the cooperative had improved their socio-economic status, while 9 or 15% mentioned that the cooperative services did not improve their socio-economic status.

Evidences on the socio-economic contribution to the respondents were shown in Table 9. The improvements on the socio-economic status of the members through the services of the cooperative were as follows: facilitate mobility to market/commercial City (52%) this is due to the transport services, increase income from business (38%), increased assets (22%) and able to improved house (15%). The reason for not having an improvement on the socio-economic status was because the loan was not used for intended purpose and loan is not enough for capital.

### Extent of Implementation of the Cooperative Policies on Services

On the credit services, 42% of the respondents mentioned that it was moderately implemented, 37% mentioned it was fully implemented while 18% believed that it is fairly implemented (Table 10). Credit service was moderately implemented because in granting a loan policies should be strictly implemented where it is based on the credit standing and fix deposit, loans have low interest, no collateral on loan and despite of the low interest, delinquencies still exist.



Table 9. Number of respondents who availed of the services and socio-economic contribution

PARTICULARS	FREQUENCY	PERCENTAGE
Number of respondents who availed of services		
Availed services improved socio-economic status	51	85
Availed services did not improve socio-economic status	9	15
<b>TOTAL</b>	<b>60</b>	<b>100</b>
Improvements on the socio-economic status		
Facilitate mobility to market/commercial city	31	52
Increased income from business	23	38
Increased assets	13	22
Improved house	9	15
Reasons why services did not improve socio-economic status		
Loan is not enough for capital	2	3
Loan was not used for intended purpose	3	5

On consumer's service, sixty percent of the respondents mentioned that it is moderately implemented, 32% mentioned it is fully implemented, and 12% mentioned it is fairly implemented. According to the respondents, consumer's service was moderately implemented because the prices of goods are lower than the other stores and they can also avail patronage refund from the goods they bought. On the other hand, other say it was fairly implemented because of the low turn over of merchandise, some members do not pay their credit on time.





Sixty two percent of the respondents mentioned that the transport service was fully implemented, and 41% mentioned it was moderately implemented (Table 10). The transport was fully and moderately implemented because this was maintained for it is the only public utility bus servicing the area.

#### Extent of Patronage of the Cooperative Services

Table 11 shows the extent of patronage of the respondents to the different service offered by the cooperative.

Among the services offered by the cooperative, the transport service was fully patronized by 62% of the respondents. This is due to the importance of this facility to the members, it is utilized in transporting the people and good and even their produce to the trading centers. Forty seven percent moderately patronize, and 12% fairly patronize, these were the respondents who have own vehicle.

Table 10. Perception of respondents on the implementation of cooperative policies on services

PARTICULARS	CREDIT		CONSUMER		TRANSPORT	
	F	%	F	%	F	%
Fully implemented	22	37	19	32	37	62
Moderately implemented	25	42	36	60	25	41
Fairly implemented	11	18	7	12		



On the credit services, majority (70%) of the respondents moderately patronizes the service, 33% fully patronize and 13% fairly patronize. Factors that affect the degree of patronizing the credit service depend on the needs for cash. This implies that most of the members moderately patronize the credit service since it is where they can avail loan and avail of a higher patronage refund.

Fifty percent of the respondents moderately patronize the consumer service, 37% fully patronize and 17% fairly patronize. This result may be attributed to the reason that some of the respondents own a sari-sari store, while others purchase their needs in La Trinidad or Baguio City when they go and sell their produce. Others directly purchase their needs in the market.

#### Facilitating Factors to the Moderate/Full Implementation and Patronage of Cooperative Service

Based on the findings the facilitating factors for the moderate/full implementation and patronage of cooperative services were shown in Table 12. The amount of loan approved was according to fix deposits and credit standing (48%), fast processing, not stringent loan procedure (40%), low prices of consumer goods (32%), low interest, no

Table 11. Extent of patronage on the different services

PARTICULARS	CREDIT		CONSUMER		TRANSPORT	
	F	%	F.	%	F	%
Full patronage	20	33	22	37	37	62
Moderate patronage	42	70	30	50	28	47
Fair patronage	8	13	10	17	7	12

\*Multiple responses



Table 12. Facilitating factors to the moderate/full patronage of cooperative services

FACILITATING FACTORS	FREQUENCY	PERCENTAGE
Loans according to fix deposits and credit standing	29	48
Fast process, not stringent loan procedure	24	40
Lower prices of consumer goods	19	32
Low interest, no collateral on loans	14	23
High patronage refund/interest or capital	6	10

\*Multiple responses

collateral on loans and high patronage refund/interest on capital (10%). The members cannot loan amount that exceeds their fix deposits and if they have bad credit standing, which means the members are delinquent, do not pay their loan on due date. Fast loan processing facilitates full implementation of service as these factor motivate a member to patronize a cooperative. No collateral of loan motivates also a member to patronize cooperative loan service, however this is not good because there is not security on the part of the cooperative.

#### Factors for the Fair/Poor Implementation and Patronage of the Services

Most (67%) of the respondents as shown in Table 13, mentioned that the presence of other stores in community was a factor for the fair/poor implementation and patronage for the consumer service, more than half (53%) mentioned high loan delinquency/low repayment rate, schedule of bus sometimes cancelled due to road closed or under repair roads (43%), low and slow merchandize sales (32%) and low turn over of merchandize (30%).



Recommendation to Improve the Services  
of the Cooperative

Recommendations to improve the services of the cooperative are shown in Table 14. Sixty five percent of the respondents recommend that loan delinquency should be controlled or should be improved; 47% suggested that loans also should be monitored if it is really used for its purpose, and 40% suggested that inventory and sale of basic goods that is competitive should be imposed. On the part of the transportation service, 33% mentioned that the condition of vehicle should be ensured and 32% mentioned that capital build-up of members should be improved.

Table 13. Factors for the fair/poor patronage of the services

FACTORS	FREQUENCY.	PERCENTAGE
Presence of other stores in community	40	67
High loan delinquency/low repayment rate	32	53
Schedule of bus sometimes cancelled due to road close/repair	26	43
Low and slow merchandise	19	32
Low turn over of merchandise	18	30

\*Multiple responses

Table 14. Recommendations to improve the cooperative services

PARTICULAR	FREQUENCY	PERCENTAGE
Improve loan delinquency control/ repayment	39	65
Monitoring of loan purposes	28	47
Inventory and sales of basic goods that is Competitive	24	40
Ensure good condition of vehicle	20	33
Improve capital build-up of members	19	32

\*Multiple responses



### Social Activities/Programs of the Cooperative

The respondents mentioned (Table 15) that the social activities/programs of the cooperative were general assembly (85%), Christmas program (65%), lakbay-aral (58%), training and seminar (41%), and cleaning program (35%). Death aid was also mentioned by the officers as program of the cooperative.

### Social Activities Most Participated by Members

The most participated social activity of the cooperative was the general assembly (Table 16). This may be due to the fact that it is during this activity that the members will be updated about the cooperative especially on financial matters. Fifty percent of the respondent mentioned Christmas program, 45% mentioned the cleaning activities, 38% mentioned training and seminar and 27% mentioned the lakbay-aral. These are the major social activities of the cooperative and most participated by members.

Table 15. Social activities/programs of the cooperative

PARTICULARS	FREQUENCY	PERCENTAGE
General Assembly	51	85
Christmas program	39	65
Lakbay-aral	35	58
Training and seminar	25	41
Cleaning activities	21	35
Others: Death aid	2	3

\*Multiple responses



Comment of Respondents if the Activities of the Cooperative is Contributory to their Social Status

Majority (83%) believed that the cooperative activities mentioned in Table 17 contributed to the improvement of their social status or attitude, while 5% believed that those activities did not contribute in improving their social attitude. There were 12% of the respondents who did not comment.

The result implies that the social activities implemented by the cooperative had contributed to the improvement of social attitude of the members.

Table 16. Social activities most participated by the respondents

PARTICULARS	FREQUENCY	PERCENTAGE
General assembly	47	78
Christmas program	30	50
Cleaning activities	27	45
Trainings and seminar	23	38
Lakbay-aral	16	27

\*Multiple responses

Table 17. Comments of respondents on the contribution of the cooperative to social status

PARTICULARS	FREQUENCY	PERCENTAGE
Contributory in improving social attitude	50	83
Not contributory in improving social attitude	3	5
Did not comment	7	12
TOTAL	60	100



### Improvements Observed Among Members Since they Joined the Cooperative

The finding shows that there were 47 or 78% of the respondents who had improved knowledge about cooperative, 44 (73%) had developed self-confidence, 43 (72%) had more acquaintances/camaraderie, and there were 13 (22%) who had improved managerial capabilities. According to the respondents the trainings and seminars and lakkbay-aral offered by the cooperative to members improved their knowledge and managerial capabilities (Table 18). Self confidence was developed through exposure and participation in the different programs of the cooperative, at the same time their camaraderie to each other.

### Economic Benefits Offered by the Cooperative to its Members

Majority (83%) of the respondents mentioned that patronage refund was an economic benefit offered by the cooperative, 82% mentioned that the interest on share capital and saving is an economic benefit offered and 53% mentioned the financial assistance offered by the cooperative is an economic benefit (Table 19).

Table 18. Improvements observed among members since they joined the cooperative

PARTICULAR	FREQUENCY	PERCENTAGE
Improved knowledge about cooperative	47	78
Develop self-confidence	44	73
More acquaintances/camaraderie	43	72
Improved managerial capabilities	13	22

\* Multiple responses



Indicators of Progress through the Assistance of the Cooperative

The respondents identified indicators of progress through the assistance of the cooperative shown in Table 20. The result shows that 33% of the respondents had improved their houses through the help of the cooperative services, 20% were able to purchase farm implements, 15% were able to send their children/household members school, 7% were able to purchase appliances, 3% were able to pay placement fee household members who went overseas and 2% was able to purchase agricultural land. This implies that after joining the cooperative the members had improvement on their socio-economic conditions.

Table 19. Economic benefits offered by the cooperative to its members

PARTICULARS	FREQUENCY	PERCENTAGE
Financial assistance	32	53
Interest on share capital and savings	49	82
Patronage refund	50	83

\*Multiple responses

Table 20. Indicators of progress through the assistance of the cooperative

PARTICULAR	FREQUENCY	PERCENTAGE
House improvement	20	33
Purchased farm implements	12	20
Children/household members sent to school	9	15
Purchased appliances	6	7
Household members sent overseas (OFW)	2	3
Purchased agricultural land	1	2





### Socio-Economic Impact of the Cooperative

Based on the result, the respondents have low participation to coop activities and community activities before they were not members of the coop but after joining the cooperative, their social status improved and, that they moderately participate in the activities. The economic impact stated by the respondents were low to moderate increase in income, expansion of business, able to send children to school, improved house and were able to buy appliances before joining the cooperative but had improved to high after joining the cooperative (Table 21). This implies that cooperative had a great impact in uplifting status of members both on social and economic status.

Table 21. Socio-economic impact of cooperative

PARTICULARS	BEFORE			AFTER		
	LOW (1)	MOD (2)	HIGH (3)	LOW (1)	MOD (2)	HIGH (3)
<b>Social</b>						
Participation to coop activities	27	17		3	45	12
Participation to community activities	22	20		1	49	9
<b>Economic</b>						
Increase in income	16	17			3	43
Expand business	15	8			4	38
Able to bring children to school	8	6				18
Improve house	14	4				25
Bought appliances	12	5			6	17

Social: 1 – Low  
2 – Moderate  
3 - High



### Cooperative Contribution to the Community

Majority (95%) of the respondents mentioned that mobility through the transport service of the cooperative. This service did not only benefit the members but also non-members and other municipalities were the bus will pass. The passenger's fare as well as the baggage fare is controlled because the fare was agreed by the board so the conductors cannot just add or collect higher fare than the one's being agreed. The cooperative also contributed to the road improvement (82%), basic commodities/merchandise are available at community level (80%), and 32% mentioned that the cooperative have cemented some pathways (Table 22).

The result implies that the cooperative does not only serve the members but also the community especially for the transport since even the other municipalities can be benefited like in delivery of their produce to the market.

Table 22. Cooperative contribution to the community

PARTICULARS	FREQUENCY	PERCENTAGE
Mobility	57	95
Road improvement	49	82
Basic commodities/merchandise at Community level	48	80
Cemented pathways	19	32

\*Multiple responses



## **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

### Summary

This study entitled “Socio-Economic Impact of Bakun Central Multi-Purpose Cooperative to the Members and the Community“ was conducted to: identify the services / programs offered by the cooperative to its members and to the community, identify the extent of implementation of the different programs / services, and determine the contributions of the cooperative to the socio-economic improvement of members and the community. The study was conducted in Poblacion, Bakun, Benguet where Bakun Central Multipurpose Cooperative is located on December 2009.

A total of 50 respondents composed of the members of the Board of Directors, core management staff, and member of the cooperative. like the sales clerk, transport crew, and members cooperative served as source of data for the research. Data were gathered through personal interview with the aid of a questionnaire. Data were analyzed using frequency analysis.

Majority of the respondents were middle aged, dominated by male members, majority were married, and had attended formal education. Most of the respondents were members in the cooperative for more that 6 years.

Most of the respondents were engaged in farming as major source of income, others were office employees either in private or government agencies, and were skilled workers such as carpenter and laborer employed either in private and government.

Respondents joined the cooperative to take part in any cooperative activity, to avail loan and patronage refund and because they were encouraged by their friends and relatives. The cooperative provides the following services: savings and time deposit,



credit services, consumer's services and transport services. The most availed services by the members were transport services, credit services, and consumers' service. . The least service availed was the savings and time deposit. The reasons/purposes of the respondents in availing cooperative services were: to have patronage refund, avail of lower prices of consumer goods, loan to purchase basic commodities, loan for business capital, tuition fee of children, for the improvement of house and hospitalization. Other reason mentioned were: to purchase lot, to build a house, for placement fee of OFW applicants and for emergency purpose. The major reason of respondents in buying goods from the cooperative were to help build the cooperative and to have patronage refund. Other reasons were lower price of consumer goods and they can buy in credit.

Majority of the respondents patronize the cooperative but there were seven respondent who do not patronize the cooperative services because of the following: the respondents had transferred to other places, and others have their own stores.

Majority of the respondents believed that the cooperative had improved their socio-economic status. Evidences on the improvement of the socio-economic contribution of the cooperative to the respondents were as follows: facilitate mobility to market, this was due to the transport services, increased income from business, increased assets and able to improved house . The reason for not having an improvement on the socio-economic status was because the loan was not used for intended purpose and loan is not enough for capital.

On the extent of implementation of the cooperative credit services, respondents mentioned that it was moderately implemented to fully implemented because in granting a loan policies should be strictly implemented where it is based on the credit standing and



fix deposit, loans have low interest, no collateral on loan and despite of the low interest, delinquencies still exist. On consumer's service, it was moderately implemented because the prices of goods are lower than the other stores and they can also avail patronage refund from the goods they bought. On the other hand, other say it was fairly implemented because of the low turn over of merchandise, some members do not pay their credit on time. The transport service was fully and moderately implemented because this was maintained for it is the only public utility bus servicing the area.

On the extent of patronage of the cooperative services, the transport service was fully patronized because of the importance of this facility to the members, it is utilized in transporting the people and goods and even their produce to the trading centers. Most of the members moderately patronize the credit service since it is where they can avail loan and avail of a higher patronage refund. Fifty percent of the respondents moderately patronize the consumer service, 37% fully patronize and 17% fairly patronize.

The facilitating factors for the moderate/full implementation and patronage of cooperative services were: amount of loan approved was according to fix deposits and credit standing, fast processing, not stringent loan procedure, low prices of consumer goods, low interest, no collateral on loans and high patronage refund/interest on capital. The respondents mentioned that the presence of other stores in community was a factor for the fair/poor implementation and patronage for the consumer service, high loan delinquency/low repayment rate with, schedule of bus sometimes cancelled due to road closed or under repair roads, low and slow merchandize capital build-up, and low turn over of merchandize.



The respondents recommend that loan delinquency should be controlled or should be improved, loans also should be monitored if it really used for its purpose, and the inventory and sale of basic goods that is competitive should be imposed. On the part of the transportation service, mentioned that the condition of vehicle should be maintained and ensured. Capital build-up of members should be improved.

On the socio-economic impact of the cooperative, the respondents have low participation to coop activities and community activities before they were not/new members of the coop but after joining the cooperative, their social status improved, that they moderately participate in the activities. The economic impact mentioned by the respondents were low to moderate increase in income, expansion of business, able to send children to school, improved house and were able to buy appliances before joining the cooperative but had improved to high after joining the cooperative.

The social activities/programs of the cooperative were general assembly, Christmas program, lakbay-aral, training and seminar, and cleaning activities. Majority believed that the cooperative activities mentioned above contributed to the improvement of their social status or attitude. The most participated social activities of the cooperative was the general assembly. The finding shows that the activities of the cooperative had improved the knowledge of respondents about cooperative, had developed self-confidence, had more acquaintances/camaraderie, and for staff and officers had improved managerial capabilities

Majority of the respondents mentioned that patronage refund was an economic benefit offered by the cooperative, the interest on share capital and saving is an economic benefit offered and the financial assistance.



On the indicators of progress through the assistance of the cooperative, the respondents identified; the improved houses through the help of the cooperative services, able to purchase farm implements, able to send their children/household members school, able to purchase appliances, able to pay placement fee of household members who went overseas and able to purchase agricultural land. .

On the cooperative contribution to the community, the respondents mentioned that mobility through the transport service of the cooperative, the cooperative also contributed to the road improvement, basic commodities/merchandise are available at community level, and the cooperative have cemented some pathways.

### Conclusions

Based on the result, the following conclusions were drawn:

1. Respondents joined the cooperative to take part in any cooperative activity, and to avail loan and patronage refund.
2. The cooperative provides the following services: savings and time deposit, credit services, consumer's services and transport services.
3. The most availed services by the members were transport services, credit services, and consumers' service and the least availed service was the savings and time deposit.
4. The reasons/purposes of the respondents in availing cooperative services were: to have patronage refund, avail of lower prices of consumer goods, loan to purchase basic commodities, loan for business capital, tuition fee of children, and for the improvement of house and hospitalization.



5. The major reason of respondents in buying goods from the cooperative were to help build the cooperative and to have patronage refund.
6. The respondents patronize the cooperative.
7. The cooperative had improved their socio-economic status of the members.
8. The extent of implementation of the cooperative services were fully to moderately implemented.
9. The transport service was fully patronized, the credit and consumers services were fully to moderately patronized. The savings and time deposit was fairly patronized
10. The loan approved was according to fix deposits and credit standing, fast processing, not stringent loan procedure, low prices of consumer goods, low interest, no collateral on loans and high patronage refund/interest on capital were the facilitating factors for the moderate/full implementation and patronage of cooperative services.
11. The different activities implemented by the cooperative have impact and had contributed to the improvement on the social and economic status of the members.

### Recommendations

From the conclusion the following are recommended:

1. The cooperative must develop a strategy to control loan delinquency such as reminding regularly the borrowers about their loan, or employ a collector, and continuous education to officers and members and include values orientation training. A monitoring scheme on the utilization of loans should be developed and employ to control loan delinquency.
2. The cooperative should motivate and imposed participation of members to the cooperative activities especially activities that will improve the community.





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## APPENDIX A

### Letter to the Respondent

Republic of the Philippines  
Benguet State University  
College of Agriculture  
DEPARTMENT OF AGRICULTURAL ECONOMICS AND  
AGRIBUSINESS MANAGEMENT

December 2009

Sir/Madam;

Greetings!

I am Gina A. Danglay, an agribusiness student of Benguet State University majoring in Cooperative Management. I am a graduating student, however I need to complete my thesis as one of the requirement of my course. I am currently conducting my thesis entitled “Socio-Economic Impact of Bakun Central Multipurpose Cooperative to the Members and the Community”

In this connection, may I request your assistance by answering the attached questionnaire. Rest assured that all data gathered will be held confidentially and it shall be used only to serve the purpose of my study.

Thank you very much for your cooperation and God Bless.

Respectfully yours,

GINA A. DANGLAY

Noted:

JOVITA M. SIM  
Adviser



## APPENDIX B

Survey Questionnaire  
(For the Members)

## I. Profile of Respondents

Name: \_\_\_\_\_ Age: \_\_\_\_\_

Gender: \_\_\_\_\_ Civil Status: \_\_\_\_\_

Educational Attainment: (pls. check)

- Primary  
 Elementary  
 High School  
 College

Number of Years in Cooperative Membership (pls. check)

- 1-5 years  
 6-10 years  
 11-15 years  
 16-20 years

Purpose in joining the cooperative (pls. check)

- To avail loan and patronage refund  
 To take part in any cooperative activity  
 Encouragement by friends / relatives  
 Others, specify \_\_\_\_\_

Sources of income (pls. check)

- Vegetable farming  
 Employment / work  
 Wages as skilled laborers, carpenters  
 Business  
 Others , specify \_\_\_\_\_

## II. Cooperative Services Availed by Members

1. What are the cooperative services / programs you availed from? (Pls. check)

- Savings and Time Deposit  
 Credit Services  
 Consumers Services  
 Transport Services  
 Others, specify \_\_\_\_\_

2. What are your reasons/purpose in availing such services?

- For business capital  
 To build house  
 To purchase lot  
 Tuition fee of children  
 House improvement



Hospitalization  
 Placement fee of OFW applicants  
 Used to purchase basic commodities  
 Others , specify \_\_\_\_\_

3. What are your reasons in buying goods from the cooperative?

Can buy on credit  
 To have patronage refund  
 Lower prices of consumer goods  
 To help build the cooperative  
 Others , specify \_\_\_\_\_

4. Do you patronize the services of the cooperative?

Yes  
 No

5. If yes, what services did you avail? Rank the services from the most availed to least availed.

1- Most availed                      3- Fairly availed  
 2-Moderately availed              4-least availed

Services	Frequency of availment	Remarks
Savings and time deposits		
Credit		
Consumer		
Transport		
Others, specify		

6. Did the services you availed improve your socio-economic condition?

Yes  
 No

7. If yes, how did it improve your socio-economic condition?

Improved house  
 Increased assets  
 Increased income from business  
 Facilitate mobility to market / commercial city  
 Others, specify \_\_\_\_\_

8. If not, why?

Loan is not enough for capital  
 Loan was not used for intended purpose  
 Others , specify \_\_\_\_\_



### III. Extent of Implementation of Cooperative Services

1. In your assessment, what is the extent of implementation of the different services of the cooperative? (Pls. check)

Particulars	Credit	Consumer	Transport
Fully implemented			
Moderately implemented			
Fairly implemented			
Poorly implemented			

2. In your assessment, what is the extent of patronage/availment of the different services of the cooperative?

Particulars	Credit	Consumer	Transport
Fully patronage			
Moderately patronage			
Fairly patronage			
Poorly patronage			

3. What do you think are the facilitating factors to the moderate or full implementation, patronage/availment of the cooperative services?

- Low interest, no collateral on loans
- Fast process, not stringent loan procedure
- Loans according to fix deposits and credit standing
- Lower prices of consumer goods
- High patronage refund / interest on capital
- The only bus transport in town
- Others, specify \_\_\_\_\_

4. In your opinion, what are the factors for the fair or poor implementation, patronage/availment of the cooperative services?

- Low and slow merchandise capital build up
- High loan delinquency / Low repayment rate
- Low turnover of merchandise
- Presence of other stores in community
- Schedules of bus sometimes cancelled due to road closer or repairs
- Others, specify \_\_\_\_\_

5. What are your recommendations to improve the services of the cooperative?



- \_\_\_\_\_ Improve capital build-up of members
- \_\_\_\_\_ Improve loan delinquency control, repayment
- \_\_\_\_\_ Inventory and sale of basic goods that is competitive
- \_\_\_\_\_ Monitoring of loan purposes
- \_\_\_\_\_ Ensure good condition of vehicle
- \_\_\_\_\_ Others, specify \_\_\_\_\_

#### IV. Socio-economic impact of cooperatives

VARIABLES	BEFORE	AFTER
1. Social		
Participation to cooperative activities		
Participation to community activities		
Others, specify		
2. Economic		
Increase in income		
Expand business		
Able to bring children to school		
Improve house		
Bought appliances		
Others, specify		

- Scale:     1- low participation/improvement  
               2- moderate participation/improvement  
               3- high participation/improvement

#### A. Social

1. What are the social activities / programs offered by the cooperative to you as members?

(Pls. check)

- \_\_\_\_\_ General Assembly
- \_\_\_\_\_ Training & Seminar
- \_\_\_\_\_ Christmas Program
- \_\_\_\_\_ Cleaning Program
- \_\_\_\_\_ Lakbay-aral
- \_\_\_\_\_ Others, specify \_\_\_\_\_

2. Do you consider these activities contributory in improving your social attitude?

- \_\_\_\_\_ Yes
- \_\_\_\_\_ No

3. If yes, what activities / programs contribute most?

- \_\_\_\_\_ General Assembly
- \_\_\_\_\_ Training & Seminar



- \_\_\_\_\_ Christmas Program
- \_\_\_\_\_ Cleaning Program
- \_\_\_\_\_ Lakbay-aral
- \_\_\_\_\_ Others, specify \_\_\_\_\_

4. How did it improve your social attitude?

- \_\_\_\_\_ Develop self-confidence
- \_\_\_\_\_ Improved managerial capabilities
- \_\_\_\_\_ Improved knowledge about cooperative
- \_\_\_\_\_ More acquaintances / camaraderie / belongingness
- \_\_\_\_\_ Others, specify \_\_\_\_\_

#### B. Economic

1. What is the economic assistance you gained from being a member of the cooperative?

- \_\_\_\_\_ Financial Assistance
- \_\_\_\_\_ Interest on share capital and savings
- \_\_\_\_\_ Patronage refund
- \_\_\_\_\_ Others, specify \_\_\_\_\_

2. What are the indicators of progress through the help of cooperative in your present condition?

- \_\_\_\_\_ House improvement
- \_\_\_\_\_ Purchased appliances
- \_\_\_\_\_ Purchased house and lot
- \_\_\_\_\_ Purchased farm implements
- \_\_\_\_\_ Purchased agricultural land
- \_\_\_\_\_ Children / household members sent to school
- \_\_\_\_\_ Household members sent overseas (OFW)
- \_\_\_\_\_ Others, specify \_\_\_\_\_

3. What are the contributions of cooperative to the community?

- \_\_\_\_\_ Road improvement
- \_\_\_\_\_ Cemented pathways
- \_\_\_\_\_ Construction of bridges
- \_\_\_\_\_ Mobility
- \_\_\_\_\_ Basic commodities at community level
- \_\_\_\_\_ Others, specify \_\_\_\_\_

THANK YOU AND GOD BLESS!!!



## APPENDIX C

Survey Questionnaire  
(For the cooperative officers/staffs)

## I. Respondents Profile

Name: \_\_\_\_\_  
 Gender: \_\_\_\_\_ Civil Status: \_\_\_\_\_

Age: \_\_\_\_\_

(Please check the blanks provided for your answer)

Position in cooperative

- \_\_\_\_\_ Board of Directors
- \_\_\_\_\_ Committee member
- \_\_\_\_\_ General manager
- \_\_\_\_\_ Treasurer
- \_\_\_\_\_ Bookkeeper
- \_\_\_\_\_ Sales clerk
- \_\_\_\_\_ Driver
- \_\_\_\_\_ Conductor

Number of years as an officer / staff in the cooperative

- \_\_\_\_\_ 2 years
- \_\_\_\_\_ 3 years
- \_\_\_\_\_ 6 years
- \_\_\_\_\_ 8 years
- \_\_\_\_\_ 10 years

## I. Services availed by members

1. What cooperative services availed by members?

- \_\_\_\_\_ Savings and Time Deposit
- \_\_\_\_\_ Credit Service
- \_\_\_\_\_ Consumer Service
- \_\_\_\_\_ Transport Service
- \_\_\_\_\_ Others, specify \_\_\_\_\_

2. What purposes / reasons most indicated by members in availing such services?

- \_\_\_\_\_ For business capital
- \_\_\_\_\_ To build house
- \_\_\_\_\_ To purchase lot
- \_\_\_\_\_ Tuition fee of children
- \_\_\_\_\_ House improvement
- \_\_\_\_\_ Hospitalization
- \_\_\_\_\_ To have patronage refund
- \_\_\_\_\_ Avail of lower prices of consumer goods





- Placement fee of OFW applicants  
 Used to purchase basic commodities  
 Others, specify \_\_\_\_\_
3. Do you think the services mostly availed by members contributed to improve their socio-economic condition?
- Yes  
 No
4. If yes, how did it improve their socio-economic condition?
- Improved house  
 Increased assets  
 Increased income from business  
 Facilitate mobility to market / commercial city  
 Others, specify \_\_\_\_\_
5. If not, why?
- Loan is not enough capital  
 Loan was not used for intended purposes  
 Others, specify \_\_\_\_\_

### III. Extent of Implementation of Cooperative Services

1. In your assessment, what is the extent of implementation of the different services of the cooperative? (Pls. check)

Particulars	Credit	Consumer	Transport
Fully implemented			
Moderately implemented			
Fairly implemented			
Poorly implemented			

2. In your assessment, what is the extent of patronage/availment of the different services of the cooperative?

Particulars	Credit	Consumer	Transport
Full patronage			
Moderate patronage			
Fair patronage			
Poor patronage			

3. What do you think are facilitating factors to the moderate or full implementation, patronage/availment of the services?

T5

- Low interest, no collateral on loans  
 Fast process, not stringent loan procedure  
 Loans according to fix deposits and credit standing  
 Lower prices of consumer goods



- High patronage refund / interest on capital  
 The only bus transport in town  
 Others, specify \_\_\_\_\_

4. In your opinion, what are the factors for the fair or poor implementation, patronage/availment of the cooperative services?

- Low and slow merchandise capital build up  
 High loan delinquency / Low repayment rate  
 Low turnover of merchandise  
 Presence of other stores in community  
 Schedules of bus sometimes cancelled due to road closer or repair  
 Others, specify \_\_\_\_\_

5. What are your recommendations to improve the services of the cooperative?

- Improve capital build-up of members  
 Improve loan delinquency control, repayment  
 Inventory and sale of basic goods that is competitive  
 Monitoring of loan purposes  
 Ensure good condition of vehicle  
 Others, specify \_\_\_\_\_

#### IV. Socio-economic impact of cooperative

VARIABLES	BEFORE	AFTER
1. Social		
Participation to cooperative activities		
Participation to community activities		
Others, specify		
2. Economic		
Increase in income		
Expand business		
Able to bring children to school		
Improve house		
Bought appliances		
Others, specify		

- Scale: 1- low participation/improvement  
 2- moderate participation/improvement  
 3- high participation/improvement

#### A. Social

1. What are the social activities / programs of the cooperative? (Pls. check)

- General Assembly  
 Training & Seminar



- Christmas Program
- Cleaning Program
- Lakbay-aral
- Others, specify \_\_\_\_\_

2. What social activities most participated by members?

- General Assembly
- Training & Seminar
- Christmas Program
- Cleaning Program
- Lakbay-aral
- Others, specify \_\_\_\_\_

3. Are these activities and benefits offered by the cooperative contributory to the improvement of the social capabilities of the members based on your observation?

- Yes
- No

4. What are the improvements you observed among your members since they joined the cooperative?

- Develop self-confidence
- Improved managerial capabilities
- Improved knowledge about cooperative
- More acquaintances / camaraderie / belongingness
- Others, specify \_\_\_\_\_

#### B. Economic

1. What are the economic benefits offered by the cooperative to its members?

- Financial Assistance
- Interest on share capital and savings
- Patronage refund
- Others, specify \_\_\_\_\_

2. What are the contributions of the cooperative to the community?

- Road improvement
- Cemented pathways
- Construction of bridges
- Mobility
- Basic commodities / merchandise at community level
- Others, specify \_\_\_\_\_

THANK YOU AND GOD BLESS!!!



