

BIBLIOGRAPHY

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ABSTRACT

The study was conducted to determine the perception of Benguet Traders Multipurpose Cooperative in establishing a farm supply cooperative store. The respondents of the study were the manager, management staff and the members of the cooperative. A total of one hundred served as respondents.

Results showed that farming is the main source of livelihood by the respondents and the income was very low. Most of the respondents availed loan and agricultural loan was the most availed service of the cooperative by the member respondents. The loan availed by the member respondents were used to purchase farm inputs and other materials needed in agricultural production.

The respondents perceived that a farm supply cooperative store is a farm inputs similar with a private farm supply store, but members of the cooperative could purchase on credit terms, price is lower, and patronage refund is received at the end of the year the farmers patronized the store.

The major advantage and benefits that members could derived from a farm supply cooperative store are; price of inputs is cheaper, patronage refund if members will purchase from the cooperative store and can purchase farm supplies in credit terms. Majority of the respondents

were in favor of establishing a farm cooperative store at Benguet Traders Multipurpose Cooperative and the needs of the members that could be supplied by the cooperative are fertilizers, pesticides, feeds and other farm inputs. However, it is recommended that the Benguet Traders Multipurpose Cooperative should conduct a survey to all the members and determine if majority of the members are in favor of the farm supply cooperative store. The cooperative should also determine the feasibility or profitability of putting up the store.



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INTRODUCTION

Rationale

Farmer's play very important role in the Philippine economy, they are providing agricultural products for consumption and used as a raw materials for processing and manufacturing companies. However, most farmers belong to the poorest category and few are rich.

Most of the people in Benguet are engage in farming and requires huge amount of capital for farm inputs, thus farming is very costly. In relation to this, establishing farm supply cooperative may help small farmers to reduce high cost of inputs for the farm.

The Benguet Traders Multipurpose Cooperative (BTMPC) was before a branch of Benguet Rural Peoples Multipurpose Cooperative in the year 2004 until BTMPC was registered on February 13, 2009 with the Cooperative Development Authority (CDA) in accordance with the cooperative Code; because BTMPC generates more income than the Benguet Rural Multipurpose Cooperative they decided that BTMPC stands as one cooperative. The theme of BTMPC according to the founder and at the same time manager is "We help ourselves and help others; we help others to help ourselves". The operation offered are savings and deposits, time deposits, packing materials, trucking, mutual benefits funds (MBF), calamity fund, vegetables marketing program and the newly added services of to be cooperatives the Co-op Members Livelihood Partnership Program (CMLPP) created to extend the services to farmers to avail loans. Most of the farmers avail loans for purchase of farm inputs. Thus, the idea of establishing a farm supply cooperative store manage and own by the members, so they can avail lower price



of inputs and at the same time the cooperative will generate income and members also will have patronage refund and some benefits.

Importance of the Study

The findings and information derived from the study could serve as a basis for the BTMPC in their plans of establishing farm supply cooperative store in the future. It may also serve as a guide for other cooperatives in the community or other areas in decision of putting up a farm supply store whether cooperative or privately managed.

Furthermore, it would serve as a guide in any organization that has plan to engage in farm supply business.

Statement of the Problem

1. What are the perceptions of farmers' members for BTMPC in establishing a farm supply cooperative store?
2. What are the perceived benefits of farmers from the BTMPC farm supply store?
3. What are the farm inputs needed by the farmers that could be supplied by farm supply cooperative store?

Objectives of the Study

1. Determine the perception of farmers in establishing a farm supply cooperative store;
2. Determine the perceived benefits of farmers in a farm supply cooperative store
3. Determine the farm input needed by the farmers that could be supplied by the farm supply store.



Scope and Delimitations of the Study

This study focused on the perception of farmers for BTMPC in establishing farm supply cooperative store.



REVIEW OF LITERATURE

Cooperativism Defined

The word cooperative is derived from the French word “cooperari”. The word “co” means combine with”operari”(to work from syos, operas, work). Cooperative delineates the concepts of working together as (Garcia and Guanzon, 2004).

Furthermore, Garcia and Guanzon (2004), defined cooperative as a form of business that is useful and helpful to people regardless of where they live, or how they earn their living.

Cooperative is a form of business ownership that consist of a group of people who have joined together to perform a business function more efficiently. While cooperative can be found in many different areas of the economy, they are the most commonly found in the agriculture area. A group of farmers may band together to allow themselves to be more competitive and to achieve more economic power.

Farm Supply Cooperative Defined

Farm supply cooperative store is aggregate purchases, storage and distribution of farm inputs for their members by taking advantage of volume discount and utilize other economies of scale. Supply cooperative bring down the cost of the inputs that the members purchases from the cooperative compared with direct purchases from commercial supplies. Supply cooperative provide inputs required for agricultural production including seeds, fertilizers, chemicals, farm machinery and other materials needed in the farm (Staatz, 1987).



Why Farmers Form Cooperative

Cooperative as a form of business organization are distinct from the more common Investor-Owned Firms (IOFs) or simply the private organization engage in farm supply stores. Both are organized as corporations but IOFs pursue profit maximization objectives, whereas cooperative strive to maximize the benefits they generate for their members.

Furthermore, cooperatives are therefore created in situations where farmers cannot obtain essential service from IOFs or private organization or the IOFs provide the services at disadvantage term to the farmers. A cooperative help a large number of small farmers, act as a large entity in the market and it has significant advantage: typical example are farm supply cooperative, marketing cooperative and credit cooperative. A family may be too small to justify the purchase of fertilizers, pesticide and other input materials to be use in the farm; thus a farm supply cooperative store is cooperative that purchases the necessary inputs for the joint of all its members as needed. A small farm does not always have the means of transportation necessary for delivering its produce to the markets, or else the small volume of its production may put it in unfavorable negotiating position with respect to wholesalers; A cooperative will act as an integrator, collecting the output of its members and delivering it in large aggregated quantities downstream through the marketing channels. A small farmer may be charged relatively high interval rates by commercial banks, which are transaction cost on small loans or may refused credit altogether due to lack of collateral; A farmer credit cooperative will be able to raise loans funds at advantageous rates from commercial banks (Cobia, 1989).



Perceptions

According to psychology and cognitive science, perceptions is the process of acquiring interpreting, selecting and organizing sensory information

Agustin (2007), stated that one's perception is or certain thing that determines the overt behavior exhibited under a given condition. Perception is a process of becoming aware of objects, qualities, relation or problems by way of the sense organ which is closely related to actions and individual's perception affects his behavior and how he perceives situations.

Benefits of Farm Supply Cooperative

Farm supply cooperative can benefits their members and other in many ways: (Mathew and Preston, 1978).

- a. Ownership and democratic control- cooperative enable farmers to own and control on a democratic control basis they voluntarily organized to help rather than rely on the government.
- b. Distributing to farmers any net saving made in the overall operation of farm supply cooperative.
- c. It can operate more efficiently at lower per unit than those farmers who avail from the private suppliers or commercialize farm supply.
- d. A basis objectives are to serve their members needs. They do this by providing services not available to the farmers especially farm materials.
- e. Suitable for small farmers.



Purpose of Cooperative

- a. To encourage thrift and saving mobilization among members
- b. To generate funds and extend credit to the members for production and provident purpose
- c. To encourage systematic production and marketing among members
- d. To provide goods and services and other requirements to members
- e. To develop expertise and skills among members
- f. To acquire lands and provide housing benefits for members
- g. To insure against losses of members
- h. To promote and advance the economic, social educational status of members
- i. To establish, own lease or operate cooperative banks, cooperative wholesalers and retail complexes insurance and agricultural/ industrial processing enterprise and public market
- j. To coordinate and facilitate the activities of cooperative; and
- k. To undertake any and all other activities for the effective and efficient implementation of provisions of the Code (CUBC, 2003).

Practices that can Contribute to Cooperative Success

Fajardo and Abella (1990) mentioned that several factors that have been contributing to the success of cooperative in the past. The following factors were taken from the survey of successful cooperatives in the country:

1. Continuous training and education of officers, members and employees;
2. Appropriate and adequate organizational structures to cope with the varying and increasing needs and problems of the cooperative members and the community;



3. Progressive and people-oriented on loan savings, education management and community leaders;
4. Presence of effective, honest and dedicated cooperative and community leaders;
5. Active involvement and participation of officers and members in the affairs of their cooperative and the community;
6. Trust and confidence in the cooperative stores;
7. Dependence of self-help process in achieving their programs and projects;
8. Wise election of cooperative officers;
9. Spirit of cooperation and camaraderie prevails among the officers, members and employees of the cooperative;
10. Efficient service for the promotion of social and economic advancement of cooperative members, good public relation, and;
11. Availability of competent and honest managers.

Definitions of Terms

Farmers – a person whose major livelihood is farming or one who is engage in agricultural production.

Farm supply cooperative – provides inputs required for agricultural production including seeds, fertilizers, chemicals and other materials needed in the farm at lower price.

Farm/Farming- act of producing crops or livestock or production of any agricultural production

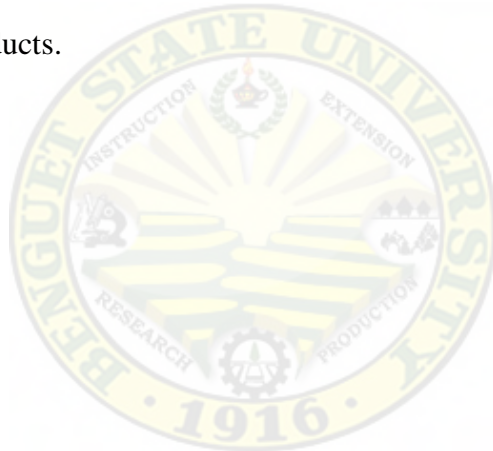


Patronage Refund- is derived from the Latin word “patronus” which means a regular customer and it distributed to members in proportion to their patronage to the services of the cooperative.

Perception- is becoming aware of objects, qualities, relations or problems by way of the sense organ that is closely related to the actions; or the process by which we observed and find meaning in the object, events and people around us.

Cooperative Development Authority - is the agency in charge in regulation and registration of the cooperative.

Marketing Cooperative – is one which engages in the supply of inputs to members and market their products.



METHODOLOGY

Locale and Time of the Study

The study was conducted at Benguet Traders Multipurpose Cooperative, Km.5 Pico La Trinidad, Benguet on November to December 2010.

Respondents of the Study

The respondents of the study were the manager, management staff and 100 of the farmer members of the Benguet Traders Multipurpose Cooperative. Respondents were selected randomly.

Collection of the Data

Survey questionnaires were used in gathering necessary data. A personal interview was done to validate responses of the respondents.

Data Gathered

The data gathered includes the perception of farmers in establishing farm supply cooperative store by Benguet Traders Multipurpose Cooperative and farms inputs needed by the farmers to be supplied by the farm supply store.

Data Analysis

Data gathered were tabulated, analyzed using frequency analysis, descriptive analysis and other appropriate statistical tools.



RESULTS AND DISCUSSION

Profile of the Respondents

Table 1 presents the profile of the respondents as to their civil status, sex, age, educational attainment and position in the cooperative.

Civil status. More than half (51%) of the respondents were married, 36% were widow and only 13% were single. Result shows that majority of the respondents were married and widow and have a family to support.

Sex. Majority (73%) of the respondents were male and only 27% were female. This implies that majority of the members were male and it is because the cooperative had extended services to farmers providing loans for production of vegetable, palay and other crops were most of the persons involved in this activities were male.

Age. Most of the respondents (36%) were aged 30 - 39 years old and 29% were aged 29 years and below, followed by 21% whose age ranged from 40 - 49 years old. Nine percent of the respondents were aged 50 - 59 years old and only 3% were 60 and older and 2% of the respondent did not comment or answer. This shows that respondents were on the middle aged.

Educational attainment. The respondents had attended formal education as shown in Table 1. Most (38%) of the respondents had reached the secondary level, 23% had reached college, 21% had reached elementary level, 8% had finished a vocational course and there were 5 (5%) who had post college education. Five percent of the respondent did not comment/answer.



Table 1. Profile of the respondents

PARTICULAR	FREQUENCY	PERCENTAGE
Civil status		
Married	51	51
Single	13	13
Widow	36	36
TOTAL	100	100
Sex		
Male	73	73
Female	27	27
TOTAL	100	100
Age		
29 years old and below	29	29
30 – 39 years old	36	36
40 – 49 years old	21	21
50 – 59 years old	9	9
60 years and above	3	3
Educational attainment		
Elementary	21	21
Secondary/high school	38	38
College	23	23
Vocational	8	8
Post college	5	5
Position in the cooperative*		
Coordinator	5	5
Management staff	6	6
Officer	2	2
Driver	1	1
Member	90	90

*Multiple response



Position in the cooperative. Majority (90%) of the respondents were members of the cooperative, 6 were management staff but some of these staff were also member of the cooperative, 2 of the respondents were officers of the cooperative and 5 were coordinators of the cooperative.

Source of Income and Income per Month

Source of income. Majority (90%) of the respondents were into farming as major source of income, 15% were employed and major source of income is salary from employment but were still engaged in small scale farming, while 7% were in non-farm or off farm business such as trading or vegetable marketing. This is so because the Benguet Traders Multipurpose Cooperative is not only catering to farmers but most especially the traders.

Household income per month. Since majority of the respondents were into farming, their income per season varies, and it would depend on the existing or current price of vegetables in the market and area cultivated. Majority (57%) of the respondents have an income ranging from 5,001 to 10,000 pesos per month, 20% have an income ranging from 10,001 to 15,000 per month, 11% have an income ranging from 3,001 to 5,000 per month, 7% have an income ranging from 15,001 to 20,000, 3% have an income of 20,001 and more and only 2% have an income of less than 3,000 to 3,000 pesos per month. Result shows that income of the respondents was low by most of the respondents. This is so because in farming income is not stable, it depends on the season of the crop and the current price of vegetables in the market.



Table 2. Source of income and income per month of the respondents

PARTICULAR	FREQUENCY	PERCENTAGE
Source of income*		
Farming	90	90
Non-farm/off farm business	7	7
Salary from employment	15	15
Household income per month (pesos)		
3,000 and below	2	2
3,001 – 5,000	11	11
5,001 – 10,000	57	57
10,001 – 15,000	20	20
15,001 – 20,000	7	7
20,001 and above	3	3
TOTAL	100	100

*Multiple response

Availment of Loan and Purpose of Availing Loans

Though loan/credit is one of the services provided by the cooperative not all the respondents have availed of the loan. Seven percent of the respondents have not availed of the loan service by the cooperative but still majority (93%) of the respondents have availed of the loan (Table 3).

The major purpose of the respondents in loaning is agricultural production (Table 4). Majority (88%) of those respondents who availed of loan have used for vegetable production, 2% have used for palay production and 2% have used for the payment of hired labor for production. Aside from the crop production other respondents have used the loan for purchase of food (26%). house repair (5%), health or hospitalization purposes (2%), for additional business such as hog raising (5%) and education of child (1%).



Table 3. Availment of loan

AVAILMENT OF LOAN	FREQUENCY	PERCENTAGE
Availed loan	93	93
Did not avail loan	7	7
TOTAL	100	100

Table 4. Purpose of availing loan

PURPOSE	FREQUENCY	PERCENTAGE
Vegetable production	88	88
Food	26	26
House repair	5	5
For additional business like hog raising	5	5
Palay production	3	3
Health/hospitalization	2	2
Payment of hired labor/workers	2	2
Educational purposes	1	1

*Multiple response

Result shows that agricultural loan is the most availed by the respondents. Agricultural loans were for procurement of farm inputs, improvement of farm, marketing of farm products and other materials for agricultural production. Majority of the respondents were farmers, thus most of them have availed agricultural loan.



Inclusion of Farm Materials on the Loan Availed from the Cooperative and Reasons for Inclusion

Majority (91%) of the respondents have included farm materials or inputs in the loan availed as this is really the purpose for applying the loan (Table 5). On the other hand, 2% of the respondents did not include farm materials or inputs in the loan availed. These maybe are the respondents who have used the loan for other purpose such as house repair, for food and for health/hospitalization as shown in Table 4.

Reasons of the respondents in including farm materials on the loan availed is that the farmers do not have savings or capital for farm inputs needed in production and farm inputs are too expensive. Thus, this result validates the data in Table 4 that the majority loaned from the cooperative were used for vegetable production.

Table 5. Inclusion of farm materials on the loan availed from the cooperative by the respondents and reasons of respondents for including farm materials on the loan availed

PARTICULAR	FREQUENCY	PERCENTAGE
Include farm materials/inputs on the loan availed	91	91
Did not include farm materials on loan availed	2	2
Reasons for inclusion of farm materials*		
No capital for the inputs needed in the farm	68	68
Farm inputs are too expensive	66	66

*Multiple response



Perception of a Farm Supply Cooperative Store

Majority (84%) of the respondents perceived that a farm supply cooperative store is a supplier or store of farm inputs offering a lower price. Seventy percent perceived that it is a farm supply store where cooperative members can purchase in credit terms. Sixty three percent perceived that a farm supply store is managed by a cooperative. Fifty nine percent perceived that it is a farm supply store accessible to the farmers especially the members, another fifty nine percent perceived that a farm supply cooperative store is a farm supply store that when your purchase you get patronage refund at the end of the year. Only 22% just mentioned that it is the same as private or commercial farm supply store (Table 6).

Table 6. Respondent's perception of a farm supply cooperative store

PARTICULAR	FREQUENCY	PERCENTAGE
Supplier or store of farm inputs at lower price	84	84
A farm supply store where coop members can purchase in credit terms	70	70
Farm supply store managed by a cooperative	63	63
A store more accessible to the farmers especially members	59	59
A farm supply store that when you purchase you get patronage refund at the end of the year	59	59
The same as private/commercial farm supply store	22	22

*Multiple response



Perceived Benefits and Advantage of a Farm Supply Cooperative Store

The respondents believed that that they will be benefit from a farm supply cooperative. The respondents perceived that the major advantage and benefit they can derived from a farm supply cooperative store is that the price of farm inputs is lower or discounted price (81%), they can avail/purchase on credit (75%) and will have patronage refund (68%) at the end of the year when they purchase from the store (Table 7). On the part of the cooperative, the respondents mentioned that the cooperative will generate more or additional income from the farm supply cooperative store (56%).

Thus, the result shows that both the member and the cooperative will benefit from the farm supply cooperative store. The cooperative could help the members with savings from providing farm inputs at a lower cost and at the same earned profit from the farm inputs sold to farmers. The establishment of a farm supply cooperative will also create employment to members of the cooperative.

Perceived Needs that could be Supplied by a Farm Supply Cooperative Store

Majority (90%) of the respondents mentioned that major needs that could be supplied by the cooperative is fertilizer, followed by pesticides (83%), packaging materials such as baskets, sacks, crates and plastic bags (66%) and farm tools and equipments (66%) and other agricultural needs such as feeds for hog raising (5%). These are the farm inputs needed by the farmers (Table 8).



Table 7. Respondent's perceived benefits and advantage of a farm supply cooperative store

PARTICULAR	FREQUENCY	PERCENTAGE
Lower price of farm inputs/discounted price	81	81
Can avail/purchase on credit	75	75
Patronage refund	68	68
Farm supply cooperative store generate more income	56	56
Entertained well than the private farm supply store	2	2
Accommodates members easily	2	2

*Multiple response

Table 8. Perceived needs that could be supplied by a farm supply cooperative store

PARTICULAR	FREQUENCY	PERCENTAGE
Fertilizer	90	90
Pesticides	83	83
Packaging materials (sacks, plastic, bags, baskets)	66	66
Farm tools and equipments	66	66
Animal feeds especially for swine	5	5

*Multiply response

Acceptability of Respondents on the Establishment
of a Farm Supply Cooperative Store at Benguet
Traders Multipurpose Cooperative

Though majority of the respondents were aware of the benefit from a farm supply stored if it will be established in a cooperative still not all the respondents are favorable



Table 9. Acceptability of respondents on the establishment of a farm supply cooperative store at Benguet Traders Multipurpose Cooperative

PARTICULAR	FREQUENCY	PERCENTAGE
In favor	61	61
Not in favor	17	17
Neutral	22	22
TOTAL	100	100

of putting up a farm supply store by the Benguet Traders Multipurpose Cooperative. Majority (61%) of the respondents were in favor of establishing a farm supply cooperative store of the Benguet Trader Multipurpose cooperative. The store could provide them of their farm needs in credit terms and at the same get a patronage refund when they purchase from the store. On the other hand, there were seventeen respondents who were not in favor of a farm supply store under the Benguet Traders Multipurpose Cooperative, anyway the farmers can avail of agricultural loan to purchase farm inputs. Other respondents (22%) did not comment/ answer. Some of the respondents were not into farming but are into trading that is why they did not comment or answer.



SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

The study was conducted mainly to determine the perception of Benguet Traders Multipurpose Cooperative in establishing a farm supply cooperative store.

The respondents of this study were the manager, management staff and members of the cooperative. A total of 100 served as respondents. Survey was conducted to gather needed information and interview was done during the collection of questionnaire to validate data.

Majority of the respondents were married, males and middle aged. Majority of the respondents had attended formal education. Majority of the member respondents were farmers, thus major source of income is farming. Majority of the respondents have availed loan from the cooperative and loan was used for vegetable production. Other purpose of availing loan by the respondents includes for purchase of food, health/hospitalization, house repair, payment of hired workers and for palay production. Majority of the respondents included farm materials and inputs in the loan availed as this is really the purpose of applying loan.

Majority of the respondents perceived that a farm supply cooperative store is supplier or store of farm inputs offering a lower price, members can purchase farm supplies on credit terms, it is a farm supply managed by a cooperative, a farm supply store accessible to farmers, a store that when members patronize, a patronage refund is received at the end of the year and some mentioned, it is the same as a private farm supply store.



The perceived benefits and advantage of a farm supply cooperative store includes: lower price of farm inputs, can purchase on credit terms, patronage refund and on the part of the cooperative, it is an additional source of income. The perceived needs of the members that the cooperative store can supply includes: fertilizers, pesticides, packaging materials farm tools and equipments and feeds for swine.

Majority of the respondents were in favor of establishing a farm supply cooperative store at the Benguet Trader Multipurpose cooperative. The store could provide them of their farm needs in credit terms and get a patronage. Some were not in favor of a farm supply store under the Benguet Traders Multipurpose Cooperative, because the cooperative is already providing agricultural loan to farmer member.

Conclusions

Based from the result the following conclusions were drawn:

1. Farming is the major source of livelihood by of the respondents and income was very low.
2. Agricultural loan is the most service availed by the member respondents.
3. The loan availed by the members respondents were used to purchase farm inputs and other materials needed in agricultural production.
4. The member respondents perceived that a farm supply cooperative store is a supplier of farm inputs similar with a private farm supply store, but members of the cooperative could purchase in credit terms, price is lower, and patronage refund is received at the end of the year if the store is patronized.
5. The major advantage and benefits that members could derive from a farm supply cooperative store are; price of farm inputs is cheaper, patronage refund if



members will purchase from the cooperative store and can purchase farm supplies in credit terms.

6. Majority of the respondents were in favor of establishing a farm supply cooperative store at the Benguet Traders Multipurpose Cooperative.

7. The needs of the members that could be supplied by the cooperative are: fertilizers, pesticides, feeds and other farm inputs.

8. The farm supply store will be beneficial to them as farmers because it will supply them with farm inputs and materials used in their vegetable production activities.

Recommendations

From the conclusion, it is recommended that the Benguet Traders Multipurpose Cooperative should conduct a survey to all the members and determine if majority among the members are in favor of the establishment of a farm supply cooperative store. This could be their basis in making decisions of putting up a farm supply store. The cooperative should also determine the feasibility or profitability of putting up the store.



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APPENDIX A

Letters to the Respondents

DEPARTMENT OF AGRICULTURAL ECONOMICS AND
AGRIBUSINESS MANAGEMENT
Benguet state University
La Trinidad Benguet

December, 2010

Sir/Madam,

I am Ferlin N. Tope, a fourth year BS Agribusiness student major in Cooperative Management of Benguet State University. I am presently conducting a research titled “Perception of Farmers in Establishing Cooperative Farm Supply store in Benguet Traders Multipurpose Cooperative” as partial requirements for my course.

In this connection, may I request a portion of your precious time to answer attached questionnaire and please give your honest answers. Rest assured that all information that you will provide will be treated with utmost confidentiality.

Thank you very much for sharing me a part of your most precious time. God Bless!

Sincerely yours,

FERLIN N. TOPE



APPENDIX B

Survey Questionnaire

I. General Information

1. Name: _____ (Optional)
2. Name of Cooperative: _____
3. Civil Status: _____
4. Sex: _____

Note: Please put a check mark (/) on the space provided for your best corresponding answer.

5. Age:

- 60 years old and above _____
- 50 to 59 years old _____
- 40 to 49 years old _____
- 30 to 39 years old _____
- 29 years old and below _____

6. Educational attainment

- Elementary _____
- High school _____
- College _____
- Post College _____
- Vocational _____
- Others, please specify, _____

7. Position in the Cooperative



Coordinators _____

Management staff _____

Officers' _____

Members' _____

Others, please specify, _____

8. Source of Income

Farming _____

Non- farm business _____

Salary from employment _____

Others, please specify _____

9. Household Income per Month _____

Question to be answered (please answer all the questions)

1. Are you availing loans in the cooperative?

_____yes _____no

(if your answer is yes, answer the following questions)

2. What is your purpose in availing loan?

Palay production _____

Food _____

Health/ hospitalization _____

House Repair _____

Payment for Hired workers _____

Vegetable Production _____



Others, specify _____

Note: if your answer is vegetable production are you including the farm materials expenses from you availed loans?

_____ yes _____ no

If yes, Why?(please check your answer below)

_____ Because no capital for the materials inputs needed in the farm

_____ The materials needed in the farm is too expensive

_____ Others, please specify

3. What is your perception of a farm supply cooperative store?

_____ Supplier/ store of inputs at a lower price

_____ They same as private/commercial farm supply store

_____ Farm supply store managed by a cooperative

_____ A farm supply store where cooperative member can purchase by credit

_____ A farm supply store that is more accessible to the farmers especially members

_____ A farm supply store that when you purchase you get a patronage refund

_____ Others, Please specify _____

4. What is your perceived benefits and advantage of farm supply cooperative store?

_____ Low price of farm input

_____ You can avail credit than the private farm supply cooperative



Store.

_____ Cooperative generate more income

_____ Patronage refund

_____ Others, Please specify _____

5. What is your perceived need that could be supplied by farm supply cooperative store?

_____ Fertilizers

_____ Pesticide

_____ Sacks, plastic, bags, baskets (packing materials)

_____ Farm tools

_____ Others, Please specify _____

6. Are you in favor if the Benguet Traders Multipurpose Cooperative will put up or establish a farm supply cooperative store?

() Yes

() No

7. If so, why? _____



