

## **BIBLIOGRAPHY**

SUAN, CHERY-ANN B. APRIL 2008. Members' Level of Knowledge on Cooperatives and Perspectives of Belis- Sayet Coffee Growers Association in Atok, Benguet on their Conversion to a Cooperative. Benguet State University, La Trinidad, Benguet.

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## **ABSTRACT**

The study was conducted to determine the socio- economics profile of the respondents, their knowledge on the philosophy, principles, and objectives of the cooperative. Furthermore, the study sought to know the perspective of the respondents regarding the conversion of the association into a cooperative.. This was conducted on December, 2007 to March, 2008 in Atok, Benguet.

The study found that majority of the members were 43- 62 years old, female, married, elementary graduate and were members of the association for more than 2 – 3 years. Majority joined the association voluntarily to acquire farm inputs through the association and they attended trainings related to coffee production. Few of them were affiliated to some organizations other than the Coffee Growers Association. They had been into coffee p[roduction for more than 8 years. All of them produce the Arabica variety and majority have less than one hectare coffee plantation and they realize less than ten thousand pesos a year from the coffee production.

The results showed that almost all of the respondents were knowledgeable on the philosophy, principle and objectives of the cooperatives. Majority were in favor on the conversion of the association to a cooperative because they could get patronage refund from the cooperative which they don't get from the association.

The problems met by the association were the lack of cooperation and participation of the members on the activities of the association. Members do not sell all their coffee through the association. Majority of the members need training and seminar on the important role of the association so that members would be motivated to cooperate and participate in the activities.

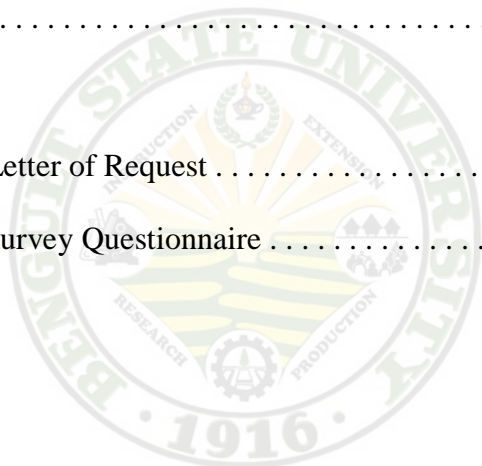


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## INTRODUCTION

### Rationale

Coffee is a seed, or bean, of any of a group of tropical evergreen shrubs of the genus *coffea* in the Madder family (Rubiaceae). If left untrimmed, it would reach a height of 14 to 30 feet (3-9 meters). Its leaves are dark green and glossy on top and a higher, duller green underneath. They are 3 to 6 inches (7 1/2-15 cm) long and grow opposite each other along the branches. At the points where the pairs of leaves join the branches, many small white blossoms appear at the time of flowering and give the coffee plantation the appearance of being covered with light snow (Danbury, 2002).

Coffee is the second most important product in the international commerce on the basis of the volume traded, and it is estimated to be the first on the basis of value. The value of coffee imports is estimated to be about \$ 2 billion a year, 1% of total world trade. Coffee production is seen as a lucrative business in CAR wherein it is considered second to oil in terms of trading value. CAR has an existing 7,781 hectares utilized for coffee production and another 3,000 + hectares as potential expansion areas. The cool climate of the Cordillera highlands is suitable for the production of the Arabica coffee variety. As such it has been included as one of the top five priority commodities identified by the DA and Department of Trade and Industry (DTI) as the region's model commodity under the One-Town-One-Product (OTOP) Program (Dayawen, et al. 2006).

Coffee production is one of the major sources of income of most families in Belis and Sayet, Caliking, Atok, Coffee is raised in this particular place for commercial purposes. Because of the unstable prices of vegetables, farmers in these barangays have



to look for other means of increasing their farm income. One of which is the coffee production.

Belis Coffee Growers Association was organized to help the member-growers in their coffee production. The association is a channel for technical assistance from the government as well as from NGOs.

Belis-Sayet Coffee Growers Association (BSCGA) is located in barangay Caliking, one of the barangays in the municipality of Atok. It is twenty-four (24) kilometers from Baguio City and it takes one hour and thirty minutes travel through the national roads (Castro, 2007).

On January 5, 2005, Mr. Frank Young, an American citizen, visited Atok and he observed that there is a lot of coffee plantation in the place. Most of the people in the place are producing coffee. He was interested to buy their coffee but he could not transaction with all the individual growers thus he suggested the farmers to organize an association of all the growers so that he could transact with the association.

The BSCGA was organized in August 16, 2005 by Mr. Norbert Pontin Gebbes and affiliated with the group of Cordillera Coffee Growers Association sponsored by the Cordillera Coffee Company (CCGA). However, when Mr. Young told to the CCGA that they will convert into a cooperative so that they could do business. The members of BSCGA did not like the idea since they were so many and so they withdrew their affiliation from the CCGA. At first they were hesitant to register with the Securities and Exchange Commission but when they observed that their organization is doing well they registered it with SEC ( Depolio, 2007).



According to Mr. Rudy Mayos, the current chairman of the association, there were thirty-three (33) active members as of October, 2007. The association holds its office action and receptiveness of the officers and members of the BSCGA, as proven by their performance, are positive indicators that could make the association a real agent for vibrant and self-reliant members.

However, the association is not a business organization so it could not continue to conduct business for its members. It has to be converted into a cooperative so that it could do business for its members, a business that would be owned and managed by the members themselves. Hence, this study was conducted to know their perceptions of the members towards converting the association into a cooperative.

#### Statement of the Problem

The study addressed the following questions:

1. What is the socio-economics profile of the members of Belis-Sayet Coffee Growers Association?
2. What is the level of knowledge of the members on cooperatives?
3. What is the member's perspective of the conversion of their association into a cooperative?
4. What are the needs and problems of the association?
5. What are the possible solutions to the needs and problems of the association?





### Objectives of the Study

The following are the objectives of the study:

1. to determine the socio-economics profile of the members of Belis-Sayet Coffee Growers Association;
2. to determine the level of knowledge of the members on cooperative;
3. to determine the members' perspectives of the conversion of their association into a cooperative;
4. to determine the needs and problems of the association; and
5. to recommend possible solutions to the needs and problems of the association.

### Importance of the Study

The result of this study would be used as a basis in converting the association into a cooperative. It would also be a basis in giving technical assistance to the members in order to improve their coffee production and marketing in the area. The determination of factors that affect their growth could give insights to the members on what factors to be improved. The identified good factors could be duplicated by other association for their own benefits.

Furthermore, it could also be a source of information for further research on other related studies.



### Scope and Delimitation

This study mainly concentrated on coming up with the profile of the members of Belis –Sayet Coffee Growers Association and finding out their perspective regarding the conversion of their association into a cooperative. Furthermore, the study also looked into the needs and problems of the association. The study was conducted in Belis and Sayet, Caliking, Atok, Benguet, Philippines from January to March, 2008.



## **REVIEW OF LITERATURE**

### Understanding Association

Association is a group of people or organizations showing the same interest who wishes to be affiliated with each other. This affiliation may be formal or informal organized or loosely structured; world-wide in space or restricted to a single building.

Zulueta (1998) mentioned that association is a composed of people who join together in an organized manner to pursue a common interest. Generally, this group has a formal structure. There were some kinds of agreement that members involves:

1. Some type of interaction;
2. A sense of belonging or membership;
3. Shared interest or agreement on values; and
4. A structure

Brigham (1942) stated also that association can be described as two or more people who interact with and influence each other. The association is hold together by the common interests or goals of its members who recognize some degree of affiliation or connection with each other because of these interests or goals.

### Importance of Association

Brigham (1942) stated as the person become affiliated with an association. Membership in a association enables the individual to reach goals that he could not reach alone. This situation is especially in one community, but it is also true in the fulfillment of all human needs. The more fact of membership satisfies a strong need in most persons



no matter what the nature of the association. All our lives, we grow and develop by means of the stimulating interchange and interrelation involved in being a member of a association. While the socialization process takes place within the association, the individual learns the socially approved ways of behaving; of thinking, doing things and of how all these knowledge, attitudes, habits and capabilities are related to others.

Furthermore, as a person becomes affiliated with an association surrenders him to it:

1. They are the transmitters of culture;
2. They serve as means of social control;
3. They socialize the individual;
4. They help in personality development; and
5. They train the individual in communication.

Kornblum (1988) stated also that societies become dominated by associations so that the interactions of their members will minimize the group's efficiency. Once those associations' goals have been set, it can seek the most efficient means of reaching these goals.

### Concept of Association

Brigham (1942) stated that association is any system of social relationship which members united by a sense of emotional solidarity and of common purposes. This means that individual member occupies a definite position in the association and performs the duties and assumes the responsibilities that are expected of such a position.

To be in a association, the individuals must be aware that they belong to it. They interact with each other according to the positions they occupy in the gathering. Their



behavior is guided by the standards, rules and regulations, and other established practices and institutions of the association.

Associations are visible and real because they exist in time and space. It is true with the barangay, where each member occupies a status and has a corresponding role.

### Characteristics of Association

Brigham (1942) stated that for a collection of people to constitute an association the following principal characteristics must be present:

1. Two or more persons who are interaction more or less continuous period;
2. The mutual awareness of each other as member;
3. The ability to communicate effectively; and
4. An established definite structure or pattern.

Hess (1988) reported that at least an association must have the following characteristics:

1. Distinctive set of social relationship among the members;
2. Inter dependence among various people;
3. A feeling that the behavior of each member is relevant to other member; and
4. a sense of membership or "we" feeling

Association is highly varied, ranging from the members societies. The membership may stable or changing, but association share two common elements: Mutual awareness of the members of the association and responsiveness to the members, so that actions and shaped in the context of the group.



### Functions for the Association

According to Espiritu (1979) stated that associations must have the functions as the following;

1. It contributes to association loyalty;
2. Promote group solidarity;
3. Promote conformity and therefore becomes a form of social control; and
4. Promote nationalism

### Reasons People Join an Association

Hess (1988) stated that there are two (2) general types of reasons. First, a person may join an association in order to reach goals not achievable by working alone- tasks such as preserving national defense or maintaining various government services. Second, association may represent ways of satisfying human needs and obtaining social rewards, such as approval, belonging and love.

Another important factor is association cohesiveness or the degree to which association members like each other, have similar goals; and want to remain in one another's presence. Cohesiveness usually leads to higher productivity, for members who like one another and want to remain together are likely to work harder toward a association goal. Cohesiveness does not always have positive results, however, because members are especially likely to feel pressure to conform to the norms.

The associations in order to understand how well or poor people are integrated into their society. They often find that the people who are active in such associations constitute a minority of a community's residents.



### Association Structure

Hess (1988) stated that for the formation and membership of the association. It was pointed out that the association membership is a circular process. The more people associates with one another, the more they come to share common norms and the more they tend to like one another. This process strengthens association's ties through shared activities. In an association to commit other association such as on the production. To reconcile association align more closely with them, with whom there is more clarify contact and shared activities. These shared meanings then draw the associations closer together.

### Perspectives towards Association

Hess(1998) stated that the members views towards association not only with one another on a recurrent basis: they share a sense that they belong together, Furthermore, the members may occasionally get together for some purpose such as individuals who are merely in one place. Also members will share a characteristics deemed to have social significance. Additionally, members could share certain traits maybe motivated to interact to advance their common interest for them to achieve the specific objectives.

Moreover, members viewed in this manner, association are not neutral social structures, but arenas for conflicting interests in which the social issues and power relations of society are plead out. More particularly, they analyze associations within the context of the broader inequalities that operate within society and find that the distribution of power and the allocation of rewards within them mirror the larger societal class structure.



An association's officers can only offer incentives that they believe will motivate members to conform to the goals they set forth. They understand and agree with one another as they go their daily activities. Additionally, not only do people differ in their goal they also differ in their idea regarding the nature.

### Perspectives towards Cooperative

Members' views that the cooperative is relating to associations formed to enable its members to buy and sell to better advantage by eliminating middleman's profit. Moreover, members' views as instruments for socio- economic development cannot be underestimated. In their effective use, they have succeeded in accelerating the growth of low income and less segments of society. But some of the members observe that there were cooperative failed because of lack of proper attitudes and skills on the part of the members and officers to participate effectively in the affairs of the cooperative. Mostly, members stated that organizing a cooperative is very hard to do so (Gayumma, 2005).

### Needs and Problems of Association

Brigham (1942) stated that the major factor that contribute to the major difficulties in the attempts to institutionalize association are given as follows: lack of education and training, lack of information on the technical know how, the nature and operation of the association which lead to incompetent management such as inability of association to secure adequate capital to maintain or sustain the operation of the association. Effectiveness of the government agencies entrusted with the development and promotion of association and inadequate supervision.





### Copping

Brigham (1942) stated that the associations solve problems, almost of the associations suggested the conduct of orientation seminars and trainings and by sending members to seminars and trainings can help the members to be educated. As to management problem, the most suggested solutions are to give early notice to members about activities, to motivate members to patronize the association and to have seminar on management. For the financial problem, the member one suggestion is for the association to encourage their members to increase the membership fee followed by conducting fund raisins activities can help increase their financial sources.



## **METHODOLOGY**

### Locale and Time of the Study

Atok is located at the center of province of Benguet. It has a total land area of 10, 860 square meters and inhabited with Ibaloi and Kankana-ey tribes. Atok has eight (8) barangays, one is Caliking. This barangay has eight (8) sitios Belis and Sayet were two of these sitios. This study was conducted in these two sitios from January to Mmarch, 2008.

### Respondents of the Study

The respondents of this study were thirty-three members of the Belis- Sayet Coffee Growers Association in Belis and Sayet, Caliking, Atok, Benguet.

### Research Instrument

A survey questionnaire was used for data gathering. The instrument was distributed to the respondents by the researcher. For the respondents that could not read and write, the researcher interviewed them.

### Data Gathered

The data gathered were the members' profile, the perspectives of the members of Belis-Sayet Coffee Growers Association towards the conversion of their association into a cooperative and the needs and problems of the association.



### Data Analysis

The data gathered was tabulated, analyzed and interpreted according to the objectives of the study using the descriptive statistics like frequency and percentage method.



## RESULTS AND DISCUSSION

### Socio-Demographic Profile of the Respondents

The respondents of the study were 33 members of Belis-Sayet Coffee Growers Association in Caliking, Atok, Benguet. The presented profile included their age, sex, civil status, educational attainment, number of years in the association, position in the association, seminars and trainings attended, membership to other organization and number of years in coffee production.

Age. Table 1 shows the distribution of the respondents according to their age. The youngest was 33 years old while the oldest was 78 years old. The result shows that most (27%) of the respondents were 53 – 62 years old. Eight or 24% each belonged to the age brackets of 33 – 42 years old and 34 – 52 years old. There were seven or 21% who were 73 years old and above.

Sex. Majority of the respondents (64%) were female and only 36% were male.

Civil status. Majority (79%) of the respondents was married, 18% were single and 1 or 3% was separated.

Educational attainment. Twenty five or 76% were elementary graduate while 24% were high school graduate. None of them reached college level.

Years of membership in the association. The result shows that majority (82%) of the respondents had been members of the association for about three years while the other had just joined the association. Three of them were members for less than one year and the other three were members for 1 – 2 years. This finding reveals that majority were members since the association was organized.



Person who influenced them to join the association. Majority of the respondents (91%) voluntarily joined the association since they were the first to become members when the association was organized. The others were convinced by their neighbors and their friends to join the association.

Reasons for joining the association. The table shows that 21 or 64% of the respondents joined the association in order to be able to acquire farm inputs, specifically insecticides and fertilizer, through the association. The association purchases the farm inputs from farm supply dealers and the farmers in turn buy from the association. Non-members were not allowed to buy from the association. Six or 18% of the respondents said they joined the association to enable them to attend trainings/seminars regarding coffee production. Nine percent each mentioned they joined the association in order to avail of technical assistance and financial assistance, respectively.

Attendance to trainings. There were only 27 of the 33 respondents who were able to attend trainings. The other 6 members were not able to attend any training because they are still new members and there was no training conducted when they became members.

Affiliation to other organizations. Aside from being a member of the Coffee Growers Association, some of the respondents were members of other organizations. Eight were members of other farmers' organization, one is a member of the cooperative, and four were members of a religious organization while 61% had no other affiliation.

Number of years in coffee production. There were 25 or 76% who had been into coffee production for more than eight years, 9% were into it for 4 – 6 years and 15% for



6-8 years. Five or 15% of the members were in 6.1 years-8 years and twenty- five or 9% of the members were in 8 years and above.

Table 1. Socio-demographic profile of the respondents

| CHARACTERISTIC         | FREQUENCY | PERCENTAGE |
|------------------------|-----------|------------|
| Age (in years)         |           |            |
| 33 – 42                | 8         | 24         |
| 43 – 52                | 8         | 24         |
| 53 – 62                | 9         | 27         |
| 63 – 72                | 1         | 3          |
| 73 and above           | 7         | 21         |
| <b>TOTAL</b>           | <b>33</b> | <b>100</b> |
| Sex                    |           |            |
| Female                 | 21        | 64         |
| Male                   | 12        | 36         |
| <b>TOTAL</b>           | <b>33</b> | <b>100</b> |
| Civil Status           |           |            |
| Single                 | 6         | 18         |
| Married                | 26        | 79         |
| Separated              | 1         | 3          |
| <b>TOTAL</b>           | <b>33</b> | <b>100</b> |
| Educational Attainment |           |            |
| Elementary Graduate    | 25        | 76         |
| High Scholl Graduate   | 8         | 24         |
| <b>TOTAL</b>           | <b>33</b> | <b>100</b> |



Table 1. Continued ...

| CHARACTERISTIC  | FREQUENCY  | PERCENTAGE |
|---|------------|------------|
| <b>Years of Membership in the Association</b>           |            |            |
| Less than one year                                      | 3          | 9          |
| 1 – 2 years   | 3          | 9          |
| More than 2 to 3 years                                  | 27         | 82         |
| <b>TOTAL</b>  | <b>33</b>  | <b>100</b> |
| <b>Person who Influence you to Join the Association</b> |            |            |
| Neighbors   | 2          | 6          |
| Friends   | 1          | 3          |
| None, voluntarily joined                                | 30         | 91         |
| <b>TOTAL</b>  | <b>33</b>  | <b>100</b> |
| <b>Reasons for Joining</b>                              |            |            |
| For trainings and seminars                              | 6          | 18         |
| For technical assistance                                | 3          | 9          |
| For loans/financial assistance                          | 3          | 9          |
| To acquire farm inputs through the association          | 21         | 64         |
| <b>TOTAL</b>  | <b>100</b> | <b>100</b> |
| <b>Attendance to Trainings</b>                          |            |            |
| Attended trainings related to coffee production         | 27         | 82         |
| No training attended yet                                | 6          | 18         |
| <b>TOTAL</b>  | <b>33</b>  | <b>100</b> |
| <b>Affiliation to Other Organizations</b>               |            |            |
| Farmers' Association                                    | 8          | 24         |
| Cooperative   | 1          | 3          |
| Religious Organization                                  | 4          | 12         |
| None  | 20         | 61         |
| <b>TOTAL</b>  | <b>33</b>  | <b>100</b> |



Table 1. Continued ...

| CHARACTERISTIC                       | FREQUENCY | PERCENTAGE |
|--------------------------------------|-----------|------------|
| Number of Years in Coffee Production |           |            |
| 4 – 6                                | 3         | 9          |
| 7 – 8                                | 5         | 15         |
| More than 8 years                    | 25        | 76         |
| TOTAL                                | 33        | 100        |

### Economic Profile of the Respondents

This section presents information about the respondents as to: area planted to coffee , variety of coffee planted, annual income from coffee production, other sources of income, and average monthly income from all sources (Table 2).

Area planted to coffee. Majority of the respondents had less than one hectare coffee farmed. Only four or 11% had one to two hectares.

Variety of coffee produced. All the respondents were producing the same variety of coffee. This is the Arabica coffee.

Annual income from coffee production. Twenty nine or 88% of the respondents had an annual income of less than ten thousand pesos from coffee production. Nine percent and three percent had P10, 000 – P15, 000 and P15, 001 – P25, 000, respectively.

Other source of income. The other sources of income for the respondents were vegetable and livestock production, from driving and from pension. Twenty nine got their income from vegetable and livestock production while 2 each got their income from driving and from pension.





Average monthly income of the respondents. Table 2 shows that 25 (76%) of the respondents had a monthly income of P10,000 – P15,000; 6 or 18% had P15,001 – P25,000 and 2 or 6% had P25,001 – P35,000.

Table 2. Economic profile of the respondents

| CHARACTERISTIC                              | FREQUENCY | PERCENTAGE |
|---|-----------|------------|
| <b>Area Planted to Coffee</b>               |           |            |
| Less than 1 hectare                         | 29        | 89         |
| 1 – 2 hectares                              | 4         | 11         |
| <b>TOTAL</b>                                | <b>33</b> | <b>100</b> |
| <b>Variety of Coffee Planted</b>            |           |            |
| Arabica                                     | 33        | 100        |
| Other variety                               | 0         | 0          |
| <b>TOTAL</b>                                | <b>33</b> | <b>100</b> |
| <b>Annual Income from Coffee Production</b> |           |            |
| Less than P10,000 pesos                     | 29        | 88         |
| P10,000 – P15,000                           | 3         | 9          |
| P 15,001 – P25,000                          | 1         | 3          |
| <b>TOTAL</b>                                | <b>33</b> | <b>100</b> |
| <b>Other Sources of Income</b>              |           |            |
| Vegetable and livestock production          | 29        | 88         |
| Driving                                     | 2         | 6          |
| Pension                                     | 2         | 6          |
| <b>TOTAL</b>                                | <b>33</b> | <b>100</b> |



Table 2. Continued ...

| CHARACTERISTIC                          | FREQUENCY | PERCENTAGE |
|---|-----------|------------|
| Average Monthly Income from all Sources |           |            |
| P10,000 – P15,000                       | 25        | 76         |
| P15,001 – P25,000                       | 6         | 18         |
| P25,001 – P35,000                       | 2         | 6          |
| TOTAL                                   | 33        | 100        |

### Members' Knowledge on the Cooperative Philosophy

Table 3 present the respective level of knowledge on cooperative philosophy.

The cooperative is a service-oriented organization. The finding shows that majority (70%) of the members were knowledgeable that the cooperative is a service-oriented business organization. There were 30% who were highly knowledgeable of this philosophy and none of them is not knowledgeable. This finding implies that the members of the association know that the cooperative is a service oriented business organization.

The cooperative is owned, patronized, managed and controlled by its members. The result shows that 76% of the respondents were knowledgeable that the cooperative is owned, patronize, managed and controlled by the members themselves. Twenty four percent were highly knowledgeable and nobody is not knowledgeable of this cooperative philosophy.

The cooperative must operate within the framework of the universally accepted principles. The result shows that 76% of the members were knowledgeable on this philosophy of the cooperative, 24% were highly knowledgeable and none one is not



Table 3. Level of knowledge on the cooperative philosophy

| COOPERATIVE<br>PHILOSOPHY  | HK (3) |    | K (2) |    | NK (1) |   |
|--|--------|----|-------|----|--------|---|
|  | F      | %  | F     | %  | F      | % |
| 1. A cooperative is a service oriented business organization.  | 10     | 30 | 23    | 70 | 0      | 0 |
| 2. A cooperative is owned, patronized, managed and controlled by its members.                          | 8      | 24 | 25    | 76 | 0      | 0 |
| 3. A cooperative must operate within the framework of the universally accepted cooperative principles. | 8      | 24 | 25    | 76 | 0      | 0 |

\*HK- Highly knowledgeable \*K - knowledgeable \* NK not knowledgeable

knowledgeable. The finding shows that all the members know that the cooperative must operate within the framework of the universally accepted cooperative principles.

#### Respondents Knowledge of the Principles of Cooperatives

In this study, there were seven principles subjected to ranking by the respondents relative to their awareness levels. These principles include voluntarism; democracy; members' economic participation; autonomy and independence; education, training and information; cooperation among cooperatives and concern for the community.

Principles of voluntarism. Table 4 presents the level of knowledge of the respondents on the principle of voluntarism. Majority (26) of the members were knowledgeable that membership in the cooperative is open to all persons able to use the services and accepts responsibilities as members. Seven or 21% were highly



knowledgeable. The second point under voluntarism was their level of knowledge that members' social status, religious affiliation, sex do not matter in terms of providing coop benefits and services. It was found out that all the respondents were knowledgeable on this issue.

Economic participation. Economic participation means that members must contribute to the cooperative and that they become co-owners of the business. The findings show that majority of the respondents were knowledgeable that members must contribute to the capital of the cooperative, they are co-owners of the business, and more participation of the members to the economic activities of the cooperative means higher patronage refund for them. There were some who indicated that they are highly knowledgeable about this philosophy.

Principle of democracy. Almost all members were knowledgeable of the cooperative principle of democracy (Table 4). For the members, 70 percent were knowledgeable that members of cooperative have equal voting rights and 30% were highly knowledgeable. These members believed that members control the cooperative wherein each member must actively participate in setting policies and making decisions.

Principle of autonomy and independence. The finding shows that the respondents were knowledgeable on this principle. Seventy six percent said they have knowledge that the cooperative is can enter into agreement or can transact business with other organizations including the government. The other said they are highly knowledgeable. Furthermore, 61% said they are knowledgeable that the cooperative is free to secure capital from outside sources.

Principle of education. The finding shows that majority (76%) and 24% of the respondents have knowledge and highly knowledgeable, respectively that the cooperative should provide continuous education to its members.



Principle of concern for community. The finding shows that 82% were knowledgeable and 18% were highly knowledgeable that the cooperative shall have programs for community development.

Principle of cooperation among cooperative. The result shows that 82% were knowledgeable and 18% were highly knowledgeable that the cooperatives shall actively cooperate with other cooperatives.

Table 4. Members level of knowledge on the cooperative principles

| COOPERATIVE PRINCIPLES   | HK |    | K  |    | NK |   |
|--|----|----|----|----|----|---|
|  | F  | %  | F  | %  | F  | % |
| <b>Voluntarism</b>   |    |    |    |    |    |   |
| 1. Membership in the cooperative is open to all people able to use its services and willing to accept responsibilities as members. | 7  | 21 | 26 | 79 | 0  | 0 |
| 2. Member's social status, religious affiliation, sex do not matter in terms of providing coop benefits and services               | 9  | 27 | 23 | 70 | 0  | 0 |
| <b>Economic Participation</b>  |    |    |    |    |    |   |
| 1. Members must equitably contribute and democratically control the capital of the cooperative.                                    | 10 | 30 | 23 | 70 | 0  | 0 |
| 2. At least, a part of the cooperative's capital is commonly owned by members.   | 6  | 18 | 26 | 79 | 0  | 0 |
| 3. More participation in the economic activities of the cooperatives means higher patronage refund.                                | 10 | 30 | 23 | 70 | 0  | 0 |



Table 4. Continued ...

| COOPERATIVE PRINCIPLES   | HK |    | K  |    | NK |   |
|--|----|----|----|----|----|---|
|  | F  | %  | F  | %  | F  | % |
| <b>Democracy</b>   |    |    |    |    |    |   |
| 1. The cooperative is a democratic organization controlled by the members  | 9  | 27 | 24 | 72 | 0  | 0 |
| 2. Members must participate actively in setting the policies and making decisions  | 9  | 27 | 24 | 72 | 0  | 0 |
| 3. members have equal voting rights  | 10 | 30 | 23 | 70 | 0  | 0 |
| 4. elected officers are accountable to the members   | 5  | 15 | 28 | 85 | 0  | 0 |
| <b>Autonomy and Independence</b>   |    |    |    |    |    |   |
| 1. Members democratically control the cooperative even in transactions where it enters into agreement with other organizations including the government. | 8  | 24 | 25 | 76 | 0  | 0 |
| 2. Members democratically control the cooperative in transactions purposely to raise capital from external sources.                                      | 13 | 39 | 20 | 61 | 0  | 0 |
| <b>Education of Members</b>  |    |    |    |    |    |   |
| 1. Cooperatives provide continuous education for its members, elected officers and employees for them to participate.                                    | 8  | 24 | 25 | 76 | 0  | 0 |
| <b>Concern for Community</b>   |    |    |    |    |    |   |
| 1. Cooperatives shall have programs for community development.   | 6  | 18 | 27 | 82 | 0  | 0 |
| <b>Cooperation among Cooperatives</b>  |    |    |    |    |    |   |
| 1. All cooperatives should actively cooperate with other cooperatives  | 6  | 18 | 27 | 82 | 0  | 0 |



### Level of Knowledge on Cooperative Objective

Table 5 presents the level of knowledge of the members of the association on the objectives of the cooperative.

Generally, majority (82%) of the respondents were knowledgeable about the objective of the cooperative while 18% said they are highly knowledgeable.

### Cooperative Seminars Attended

Table 6 presents the seminars about cooperative attended by the respondents. The finding shows that majority of the respondents did not attend any seminar regarding cooperative. Only 24% attended the pre-membership education seminar on cooperative.

Table 5. Level of knowledge on the cooperative objective

| PARTICULAR  | HK |    | K  |    | NK |   |
|---|----|----|----|----|----|---|
|   | F  | %  | F  | %  | F  | % |
| 1. The cooperative is to provide goods and services to its members and promote among them equitable distribution of net surplus | 6  | 18 | 27 | 82 | 0  | 0 |

Table 6. Seminars attended by the members on cooperatives

| SEMINARS                                | FREQUENCY | PERCENTAGE |
|---|-----------|------------|
|   | ( F )     | ( % )      |
| Pre-membership education seminar (PMES) | 8         | 24         |
| None                                    | 25        | 76         |
| TOTAL                                   | 33        | 100        |



Perspectives Regarding the Conversion of the Association to a Cooperative

Table 7 shows that majority of the respondents (79%) were in favor of converting the association to a cooperative while 21% were not in favor. Those in favor gave the following reasons: to gain income from the cooperative, 80%; just to try other form of organization, 12%, to be able to offer more service, 3%; cooperative has more chance of succeeding, 3%; and it is easy to manage, 3%. Those not in favor gave the following reasons: coop is more difficult to manage, 43%; no money for the payment of share capital, 29% and they were already contented with the present association, 29%.

Table 7. Members' response on the conversion of the association to a cooperative

| PARTICULAR                                      | FREQUENCY<br>( F ) | PERCENTAGE<br>( % ) |
|---|--------------------|---------------------|
| Yes   | 26                 | 79                  |
| No  | 7                  | 21                  |
| <b>TOTAL</b>                                    | <b>33</b>          | <b>100</b>          |
| <b>Reasons for Conversion</b>                   |                    |                     |
| 1. To get patronage refund from the cooperative | 20                 | 80                  |
| 2. Just to try other form of organization       | 3                  | 12                  |
| 3. To be able to offer more services            | 1                  | 3                   |
| 4. Cooperative has more chances of succeeding   | 1                  | 3                   |
| 5. It is easy to manage                         | 1                  | 3                   |
| <b>TOTAL</b>                                    | <b>26</b>          | <b>100</b>          |





Table 7. Continued ...

| PARTICULAR  | FREQUENCY | PERCENTAGE |
|---|-----------|------------|
| Reasons for Not Favor                             |           |            |
| 1. Coop is more difficult to manage               | 3         | 43         |
| 2. No money for the payment of share capital      | 2         | 29         |
| 3. Already contented with the present association | 2         | 29         |
| TOTAL   | 7         | 100        |

#### Needs to be provided by the Cooperative

Those respondents in favor of converting the association into cooperative mentioned that they wanted the cooperative to provide their farm inputs for coffee production and at the same time to market their product (Table 8). Although these are currently provided by the association, these respondents perceived that more benefits would accrue to them if they convert their association into a cooperative. They would be owner of the business and they would manage it. Besides the cooperative could engage in other business endeavor which the association could not do.

Table 8. Needs of the coffee growers that the cooperative could provide

| NEEDS                       | FREQUENCY | PERCENTAGE |
|-----------------------------|-----------|------------|
| 1. Farm inputs for coffee   | 21        | 81         |
| 2. Marketing of the product | 5         | 19         |
| TOTAL                       | 26        | 100        |



### Amount of Share Capital

Table 9 presents the amount of share capital that the respondents said they are willing to contribute to the cooperative. Majority (65%) were willing to contribute P1,000 – P2,000, 27% mentioned less than P1,000 and 4% each mentioned P3,000 – P4,000 and P5, 000 – P6,000. The finding implies that the prospective members of the cooperative could only contribute a maximum of P6, 000 in case the association would be converted into a cooperative.

### Suggested Qualifications for Membership

Table 10 presents the qualifications of members to the cooperative that the respondents suggested. Majority of the respondents mentioned that one qualification of membership would be the residence. They should be residing in Belis and Sayet. Another qualification mentioned by 12% is that prospective members must be of legal age. The membership must only be for coffee growers as pointed out by 15%.

Table 9. Amount of share capital members are willing to contribute

| SHARE CAPITAL       | FREQUENCY<br>( F ) | PERCENTAGE<br>( % ) |
|---------------------|--------------------|---------------------|
| 1. Less than P1,000 | 7                  | 27                  |
| 2. P1,000 to P2,000 | 17                 | 65                  |
| 3. P3,000 to P4,000 | 1                  | 4                   |
| 4. P5,000 to P6,000 | 1                  | 4                   |
| 5. P7,000 and above | -                  | -                   |
| <b>TOTAL</b>        | <b>26</b>          | <b>100</b>          |



Table 10. Suggested qualifications for membership

| QUALIFICATION                    | FREQUENCY<br>( F ) | PERCENTAGE<br>( % ) |
|----------------------------------|--------------------|---------------------|
| 1. Legal age                     | 3                  | 12                  |
| 2. Residence of Belis-Sayet only | 19                 | 73                  |
| 3. Coffee growers only           | 4                  | 15                  |
| <b>TOTAL</b>                     | <b>26</b>          | <b>100</b>          |

Suggested Seminars/Trainings to be Attended by Members

Table 11 shows that 69% of the respondents suggested pre-membership education seminar to be attended by the prospective members before they could become members of the cooperative. Nineteen percent and 12% mentioned bookkeeping seminar and leadership seminar, respectively.

Table 11. Seminars/training to be attended by members

| SEMINARS/TRAININGS                  | FREQUENCY<br>( F ) | PERCENTAGE<br>( % ) |
|-------------------------------------|--------------------|---------------------|
| 1. Pre-membership education seminar | 18                 | 69                  |
| 2. Bookkeeping                      | 5                  | 19                  |
| 3. Leadership                       | 3                  | 12                  |
| <b>TOTAL</b>                        | <b>26</b>          | <b>100</b>          |



### Suggestions to Make the Cooperative Successful

The respondents suggested what members should do in order to make the cooperative successful. These suggestions were the following: members should participate in all the activities of the cooperative by 15%, patronize the services of the cooperative by 35%, continuous attendance to seminar/trainings by 19%, continuous capital build-up as suggested by 12%, and members, committee members, board of directors and other officers should do their respective function as mentioned by 12% (Table 12).

### Willingness to be Elected as Officer

When asked if they are willing to be elected as officers of the cooperative, the respondents had these responses: twelve percent said yes they are willing while majority (88%) said they are not willing to become officers of the cooperative for their reasons: lack of knowledge on cooperatives, hard to have functions and afraid to be an officer

Table 12. Suggestion on how to make the cooperative more successful

| SUGGESTIONS   | FREQUENCY<br>( F ) | PERCENTAGE<br>( % ) |
|---|--------------------|---------------------|
| 1. Participate in all the activities of the cooperative                   | 4                  | 15                  |
| 2. Patronize the services of the cooperative                              | 9                  | 35                  |
| 3. Continuous to attend seminars/trainings                                | 5                  | 19                  |
| 4. Continuous to support the capital build-up program of the cooperative. | 3                  | 12                  |
| 5. Do the responsibilities/functions assigned                             | 5                  | 19                  |
| <b>TOTAL</b>  | <b>26</b>          | <b>100</b>          |



(Table 13). This finding implies that very few are willing to be elected as members of the board, and committee members in case the cooperative would be organized. The reasons given by the respondents were: lack of knowledge on cooperative by 47.82%, don't like to have responsibility or accountability by 13.05%, and afraid to become an officer by 39.13%. The finding implies that they do not want to become an officer because they fear that they are incompetent due to their lack of knowledge of the functions that they would be doing.

#### Willingness to Recruit for Membership

Table 14 presents that all the respondents who are in favor of converting the association to cooperative were very willing to recruit for membership incase the cooperative would be organized. This shows that they are enthusiastic to have a cooperative.

Table 13. Respondent's willingness to be elected as officers of the cooperative

| RESPONSE                                 | FREQUENCY<br>( F ) | PERCENTAGE<br>( % ) |
|--|--------------------|---------------------|
| Yes                                      | 3                  | 12                  |
| No                                       | 23                 | 88                  |
| <b>TOTAL</b>                             | <b>26</b>          | <b>100</b>          |
| <b>Reasons for not willing</b>           |                    |                     |
| Lack of knowledge on cooperatives        | 11                 | 47.82               |
| Don't like responsibility/accountability | 3                  | 13.05               |
| Afraid to become an officer              | 9                  | 39.13               |
| <b>TOTAL</b>                             | <b>23</b>          | <b>100.00</b>       |



Table 14. Willingness to recruitment members

| RESPONSE | FREQUENCY | PERCENTAGE |
|----------|-----------|------------|
|          | F         | %          |
| Yes      | 26        | 100        |
| No       | 0         | 0          |
| TOTAL    | 26        | 100        |

#### Needs and Problems of the Association and Members

Needs. The respondents perceived that their association need the following; cooperation and participation of members on the activities of the association by 33%; more training to be conducted by 48%; and full assistance from the association and mentioned by 18% (Table 15).

Problems. Table 16 presents the problems of the association as well as the members. One problem of the association as pointed out by 24% was that members are not attending meetings. The number of respondents mentioned that there is lack of participation by the members. Twelve percent or the respondents mentioned that members of the association do not submit all their production to the association. Some store their coffee beans to wait for a higher price. Thirty nine percent said that the members are not patronizing the services of the association.



Table 15. Needs of the association

|  | FREQUENCY<br>( F ) | PERCENTAGE<br>( % ) |
|--|--------------------|---------------------|
| 1. Cooperation and participation on the activities | 11                 | 33                  |
| 2. More trainings                                  | 16                 | 48                  |
| 3.. Full assistance from the association           | 6                  | 18                  |
| TOTAL  | 33                 | 100                 |

Table 16. Problems meet by the association

| PROBLEMS   | FREQUENCY<br>( F ) | PERCENTAGE<br>( % ) |
|--|--------------------|---------------------|
| 1. Members not attending meetings                  | 8                  | 24                  |
| 2. Lack of participation                           | 8                  | 24                  |
| 3. small quantity of coffee submitted              | 4                  | 12                  |
| 4. Not patronizing the services of the association | 13                 | 39                  |
| TOTAL  | 33                 | 100                 |

### Recommendations to Solve the Problems

Table 17 presents the recommendations of the respondents in order to solve the problems of the association. Eight or 24% said that members must attend meetings of the association. Another 24% suggested that members must attend activities of the association. Twelve percent suggested that members should submit more of their coffee



to the association in order to maintain business transactions with their buyer, Mr. Young. Thirty nine percent suggested that members must patronize the services of the association.

Table 17. Recommendation of the members to solve the problems

| RECOMMENDATION                                       | FREQUENCY<br>( F ) | PERCENTAGE<br>( % ) |
|--|--------------------|---------------------|
| 1. Members must attend meetings                      | 8                  | 24                  |
| 2. Members must attend the activities                | 8                  | 24                  |
| 3. Must submit more coffee seeds                     | 4                  | 12                  |
| 4. Must patronize the services of the<br>association | 13                 | 39                  |
| <b>TOTAL</b>   | <b>33</b>          | <b>100</b>          |





## **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

### Summary

This research was conducted to determine the members' level of knowledge on cooperatives and perspectives of Belis- Sayet Coffee Growers Association in Atok, Benguet on their conversion to a cooperative.

The respondents were the thirty- three members of the association. The data was collected with the use of survey questionnaire and interview. The data was analyzed using descriptive statistical tools such as frequency and percentage.

The studies found that majority of the members were 43 – 62 years old, female, married, elementary graduate and were members of the association for more than 2 -3 years. Majority joined the association voluntarily to acquire farm inputs through the association and they attended trainings related to coffee production. Few of them were affiliated to some organizations other than the Coffee Growers Association. They had been into coffee production for more than 8 years. All of them produce the Arabica variety and have less than one hectare coffee plantation and they realize less than ten thousand pesos a year from the coffee production.

Majority of the members were all knowledgeable on the philosophy, principles and objectives of the cooperative. There were some members who said they were highly knowledgeable.

Majority of the members were in favor on the conversion of the association to a cooperative because they could get patronage refund from the cooperative which they did not get from the association.



Majority of the members need farm inputs and they suggested that the cooperative could sell these inputs like fertilizers and insecticides to them on credit basis and at a lower price than what the farm input dealers are charging.

Majority of the members would like to contribute 10,001-2,000 pesos as their share capital to the cooperative and they also suggested that members of the cooperative should be limited to the residence of Belis and Sayet.

Majority of the respondents would like to attend per- membership education seminar.

Majority suggested that all members must participate in all the activities of the cooperative to make it successful.

Majority of the members were not willing to be elected as officer of the cooperative. Only a few were willing to be elected as members of the board and committee members in case the cooperative would be organized.

All of the respondents were willing to help on the membership recruitment in their area of operation in case the cooperative would be organized.

The needs of the association were trainings/seminars on members for them to apply on the association.

Furthermore, majority of the respondents said that many of the members were not selling all their coffee through the association so they fear that there buyer would be discouraged and abandon them and look for other suppliers of coffee. They also met problem on non-attendance to meetings of the association.



Moreover, most respondents recommended that to solve the problems of the association, members should be given more training so that they will be motivated to patronized the services of the association and always attend meetings.

### Conclusions

Based on the findings of the study, the following conclusions were derived:

1. Majority of the respondents belonged to the age range of 53 – 62 years old. They were all knowledgeable on the philosophy, principles and objectives of the cooperative.
2. Almost all of them would like to convert the association into a cooperative but one problem was that very few were willing to serve as members of the board and members of the committees. They lack self confidence, due to lack of training, to accept responsibility in case the cooperative would be organized.
3. Majority of the respondents are willing to attend trainings and seminars to learn how to operate a cooperative. The cause of the lack of interest of members to patronize the association and attend meetings is due to their limited knowledge about the importance of the association.



## Recommendations

Based on conclusions:

1. Since majority of the respondents indicated their interest convert the association into a cooperative and many of them were very willing to undergo trainings on cooperative, then its time for the association to be converted to a cooperative. The interest of the members to undergo trainings is a sign that the cooperative has a greater chance to succeed. Besides, majority of the respondents were already knowledgeable about the philosophy, principles and objectives of the cooperative.
2. So that the cooperative would have a higher chance of success, it is recommended that all members must undergo pre-membership education seminar (PMES) so that they would understand their rights, privileges, and duties as members. Furthermore, the education of the members should not stop with the PMES but rather, they should continuously conduct education seminar from time to time. The cooperative could link with some institutions that are providing free education to cooperatives.



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## APPENDIX A

Republic of the Philippines  
Benguet State University  
College Agriculture

DEPARTMENT OF AGRICULTURAL ECONOMICS  
AND AGRIBUSINESS MANAGEMENT

January 11, 2008

MR. RUDY C. MAYOS  
Chairman  
Belis- Sayet Coffee Growers Association  
Km. 22, Caliking, Atok, Benguet

Sir:

I am a senior student taking up Bachelor of Science in Agribusiness (BSAB) Major in Cooperative Management at Benguet State University. To fulfill my field of study, I am required to conduct a research titled 'Members' Level of Knowledge on Cooperatives and Perspectives of Belis- Sayet Coffee Growers Association (BSCGA) in Atok, Benguet on their Conversion to a Cooperative".

In connection, may I ask your permission to conduct this research among the members of the Association. Rest assured that all the data to be gathered would be treated with confidentiality.

Thank you very much. May God bless us all!!!

Respectfully yours,

CHERY-ANN B. SUAN  
Student Researcher

SGD:

FLORENTINO B. LANDACAN, JR.  
Thesis Adviser

APPROVED/DISAPPROVED

RUDY C. MAYOS  
Chairman



## APPENDIX B

## SURVEY QUESTIONNAIRE

Direction; Please fill up the blank with the needed information or check the parenthesis that corresponds to your answer rest assured that all answers would be treated with confidentiality.

## Respondent's Socio-economic Profile

Name: \_\_\_\_\_ (Optional)

Address: \_\_\_\_\_

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

Civil Status:  Single                       Widow/Widower  
 Married                       Separated

## Educational Attainment:

- Elementary graduate  
 High School graduate  
 College graduate  
 Others, Pls. specify: \_\_\_\_\_

## Number of years as a coffee grower:

- Less than 2 years                       6.1 years- 8 years  
 2.1 years- 4 years                       above 8 years  
 4.1 years- 6 year

## Area planted with Coffee (in hectare):

- Less than 1 hectare  
 1 hectare- 2 hectare  
 above 2 hectares

## Other sources of income aside from coffee production:

- vegetable and/ or livestock production  
 government/ private employee  
 driving  
 others, pls. specify: \_\_\_\_\_

## Average annual income from coffee production:

- Less than P10, 000.00                       P25, 001—35,000.00  
 P 10,001- P 15,000.00                       above P35, 000.00  
 P 15,000-P 25,000.00

## Average monthly income from all sources

- Less than P 10,000.00                       P25, 001-P 35,000.00  
 P10, 001.00- P15, 000                       above P 35,000.000  
 P15, 001.00- P 25,000.00

## Length of membership in the Association:

- Less than a year  
 1 year- 2 years





( ) above 2 years

Seminars/ trainings attended while in the association:

Organizational Affiliation. (Aside from this association). Pls. indicate the name and its area of operation.

( ) farmer's organization: \_\_\_\_\_

( ) cooperative: \_\_\_\_\_

( ) others, pls specify: \_\_\_\_\_

Variety of coffee planted: \_\_\_\_\_

Position: ( ) member ( ) officer

## 11. REASONS FOR JOINING THE ASSOCIATION

Who asked you to join the association?

\_\_\_\_\_ neighbors

\_\_\_\_\_ friends

\_\_\_\_\_ voluntarily joined

\_\_\_\_\_ others, pls specify: \_\_\_\_\_

What are your reasons for joining the association?

\_\_\_\_\_ attend seminars/ trainings related to coffee production

\_\_\_\_\_ to get technical assistance outside through the association

\_\_\_\_\_ to get loans/financial assistance through the association

\_\_\_\_\_ to be able to get farms inputs (seedlings, fertilizers) outside the association

\_\_\_\_\_ others, pls, specify: \_\_\_\_\_

## 111. LEVEL OF KNOWLEDGE

Direction: Please indicate the level of your knowledge on the following cooperative philosophy, principles and objectives by checking the appropriate column. Each column corresponds to a specific knowledge level as follows:

Legend: NA=Not Knowledgeable

K= Knowledgeable

HK= Highly Knowledgeable

| PHILOSOPHY OF COOPERATIVE   | NK | K | HK |
|---|----|---|----|
| Are you knowledgeable that:   |    |   |    |
| A cooperative is a service-oriented business organization?  |    |   |    |
| A cooperative is owned, patronized, managed and controlled by its members?                          |    |   |    |
| A cooperative must operate within the framework of the universally accepted cooperative principles? |    |   |    |





|   |  |  |  |
|---|--|--|--|
| <b>PRINCIPLES OF A COOPERATIVE</b>  |  |  |  |
| <b>A. Voluntarism</b>   |  |  |  |
| Are you knowledgeable that:   |  |  |  |
| Membership in the cooperative is open to all people able to use its services and willing to accept responsibilities as members?                         |  |  |  |
| Members' social status, religious affiliation, sex do not matter in terms of providing coop benefits and services?                                      |  |  |  |
| <b>B. Democracy</b>   |  |  |  |
| Are you knowledgeable aware that:   |  |  |  |
| A cooperative is a democratic organization controlled by its members?   |  |  |  |
| Members of the cooperative must participate actively in setting policies and making decisions?  |  |  |  |
| Members have equal voting rights- one member, one vote?   |  |  |  |
| Elected officers of the cooperative are accountable to the membership?  |  |  |  |
| <b>C. Members' Economic Participation</b>   |  |  |  |
| Are you knowledgeable that:   |  |  |  |
| Members must equitably contribute and democratically control the capital of the cooperative   |  |  |  |
| At least, a part of the cooperative's capital is commonly owned by members  |  |  |  |
| More participation in the economic activities of the cooperative means higher patronage refund  |  |  |  |
| <b>D. Autonomy and Independence</b>   |  |  |  |
| Are you knowledgeable that:   |  |  |  |
| Members democratically control the coop even in transactions where the coop enters into agreement with other organizations including the government     |  |  |  |
| Members democratically control the cooperative in transactions purposely to raise Capital from external sources   |  |  |  |
| <b>E. Education, Training and Information</b>   |  |  |  |
| Are you knowledgeable that:   |  |  |  |
| Cooperatives provide continues education for its members, elected officers and employees for them to participate effectively in the cooperative affairs |  |  |  |
| <b>F. Cooperation among Cooperatives</b>  |  |  |  |
| Are you knowledgeable that:   |  |  |  |



|  |  |  |  |
|--|--|--|--|
| All cooperatives, in order to best serve the interest of their members and communities, shall actively cooperative with other cooperatives at local, national and international levels |  |  |  |
| G. Concern for the Community   |  |  |  |
| Are you knowledgeable that:  |  |  |  |
| Cooperatives shall have programs for community development   |  |  |  |
| OBJECTIVE OF A COOPERATIVE   |  |  |  |
| Are you knowledgeable that:  |  |  |  |
| The primary objective of a cooperative is to provide goods and services to its members and promote among them equitable distribution of net surplus                                    |  |  |  |

#### 1V. MEMBER'S PERPECTIVES

1. Have you attended seminars or trainings on cooperatives?  yes  no

2. If yes, what are the seminars have you attended?

\_\_\_\_\_ bookkeeping

\_\_\_\_\_ pre-membership education seminar

\_\_\_\_\_ leadership training

\_\_\_\_\_ others, pls specify: \_\_\_\_\_

3. Are you in favor that your association be converted to a cooperative?  yes  no

If yes, what are your reasons?

\_\_\_\_\_ to get patronage refund from the cooperative manage

\_\_\_\_\_ just to try other form of organization

\_\_\_\_\_ to offer more services

\_\_\_\_\_ cooperative has more chances of succeeding

\_\_\_\_\_ to get more assistance from other agencies

\_\_\_\_\_ it is easy to manage

If no, what are your reasons?

\_\_\_\_\_ coop is more difficult to

\_\_\_\_\_ no money for the payment of share capital

\_\_\_\_\_ contended with the present association

\_\_\_\_\_ other, pls specify \_\_\_\_\_



\_\_\_\_\_ others, pls specify \_\_\_\_\_

\*\*pls. proceed to number 11-12

4. If yes, what are your needs as a coffee grower that you like to be provided through the formation of a cooperative?

\_\_\_\_\_ farm inputs for coffee(ex. Fertilizer, seedlings, insecticides, etc. )

\_\_\_\_\_ loans

\_\_\_\_\_ marketing of the product

\_\_\_\_\_ others, pls specify: \_\_\_\_\_

5. If yes, how much share capital would you like to contribute?

\_\_\_\_\_ less than P 1,000.00

\_\_\_\_\_ P1, 000.00-P2, 000.00

\_\_\_\_\_ P2, 001-4,000.00

\_\_\_\_\_ P4, 001.00-P6, 000.00

\_\_\_\_\_ above P6,000.00

6. If yes, what would you suggest to be the qualifications for membership?

\_\_\_\_\_ legal age

\_\_\_\_\_ residence of Belis- Sayet only

\_\_\_\_\_ coffee growers only

\_\_\_\_\_ others, pls specify \_\_\_\_\_

7.If yes, what cooperative seminars? Trainings would you like to attend?

\_\_\_\_\_ pre- membership education seminar

\_\_\_\_\_ bookepping

\_\_\_\_\_ leadership

\_\_\_\_\_ teambuilding

\_\_\_\_\_ others, pls. specify \_\_\_\_\_

4. If yes, what would you do to make the cooperative successful?

\_\_\_\_\_ participate in all the activities of the cooperative

\_\_\_\_\_ patronize the services of the cooperative

\_\_\_\_\_ continues to attend seminars/ trainings

\_\_\_\_\_ do the responsibilities/functions assigned

\_\_\_\_\_ comply with all the policies of the cooperative

\_\_\_\_\_ others, pls. specify \_\_\_\_\_

5. If yes, are you willing to be elected as officer of the cooperative?

\_\_\_ yes, why? \_\_\_\_\_

\_\_\_ no, why? \_\_\_\_\_

6. If yes, are you willing to help in the membership recruitment in your area of operation?

\_\_\_ Yes

\_\_\_ No



7. If no, are your needs satisfied by your present association?

- all my needs are really satisfied  
 Majority of my needs are satisfied  
 All my needs are not satisfied

8. What are your needs which are satisfied by your present association?

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#### V. NEEDS AND PROBLEMS OF THE ASSOCIATION AND MEMBERS

1. What are the needs of your association? \_\_\_\_\_  
\_\_\_\_\_
2. What are the problems meet by your association? \_\_\_\_\_  
\_\_\_\_\_
3. As a member, what would you recommend to solve the problems? \_\_\_\_\_  
\_\_\_\_\_

