

## **BIBLIOGRAPHY**

ITURIAGA, MA SHERYL FAYE P. APRIL 2013. The Perceived Problems and Benefits of Networking in La Trinidad Based Primary Cooperatives. Benguet State University, La Trinidad, Benguet.

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## **ABSTRACT**

The study aimed to identify the primary cooperatives who established networking with other cooperative or business organizations, the schemes and reasons which cooperative network with other cooperative or business organizations, the assistance or benefits derived from the networking activities with the other cooperatives or business organizations, and the problems encountered and coping mechanism networking employed.

There were 28 cooperative, however, only 17 cooperatives have network. The data were gathered with the aid of structured questionnaire. Descriptive and frequency analysis were used in the analysis of data. The study revealed that majority of existing cooperatives and federations were already in the industry for more than 15 years. They gained enough experience to help other cooperatives who are relatively new in the said industry.

It further revealed that cooperatives are benefited from networking. The result of this study was able to prove that cooperatives involved in networking gained knowledge rather than financial assistance. Furthermore, the study revealed the common problems like



the lack of communication, implementation and participation. With the said common problems of the cooperatives were able to identify coping mechanism, such as having regular seminars.

Based on the findings, the different conclusions were made: (1) Majority of the new established cooperatives are creating affiliations with other cooperatives; (2) Majority of cooperative gain knowledge and experience; (3) Schemes of cooperative to network through seminars; and (4) Common problems encountered are lack of communication, implementation and participation.

As the study discovered the different findings, the following recommendations were made: (1) Partnership between young and old cooperatives should be strengthened through seminars, but this can be attained if cooperatives are open to each other and do their obligation to cooperate.



## INTRODUCTION

### Rationale

Many articles have shown how effective the linking or networking to other business or organization have on their business development and improved business activities.

According to Adam Smell “networking is the single most powerful marketing tactic to accelerate and sustain success for any individual or organization”. He explained that networking is a helpful tool to grow, continue and success business or organization.

As Robert Kerringan stated that networking is “the way of the world in meeting people through other people” Kerringan further explained that meeting people through other people is a way of expanding and helping them to have new ideas for business or organization. It is a process of building and nurturing good business or organization relationships that creates opportunities.

For cooperatives, networking is not one opportunity among many others, but rather it is the normal way of operating as a result of their solidaristic dimension (Menzani and V. Zamagni, 2010).

One of the networking establishments is the federation of cooperatives which is the secondary cooperative based on The Philippine Code of 2008 (R.A. 9520). Members of this cooperative are the primary cooperatives. Their functions are to give training, education, publication and other services that will help the primary cooperative improved and developed. These secondary cooperatives act as a channel to primary cooperatives to ease the communication and flow of resources which they do networking or affiliated.



## Statement of the Problems

This study aimed to answer the following questions:

1. Who are the primary cooperatives which had established networking with other cooperative or business organization?
2. What are the schemes of the cooperative to network with other cooperative or business organization?
3. What are the reasons why the cooperative network to other cooperative or business organization?
4. What is the assistance or benefit derived from the networking activity with the other cooperatives or business organization?
5. What are the problems encountered in networking and coping mechanism networking employed?

## Objective of the Study

This study aimed to:

1. Identify the primary cooperatives engaged in networking to other cooperative or business organization;
2. Identify the schemes of the cooperative to network with other cooperative or business organization;
3. Determine the reasons why the cooperative network to other cooperative or business organization;
4. Identify the perceived benefits derived from the networking activity; and,



5. Identify the problems encountered in networking and coping mechanism networking employed.

### Importance of the Study

The study would provide information on the schemes of networking. This study would determine the influences of networking in different type of organization like cooperatives. Result would provide information on networking, assistance and benefits received from the organization they have networked with.

The study would contribute knowledge to organization or business on what can be achieved or benefits from networking with other organization or business. What are the effects of networking to the other organization or business to the individual members or to the cooperative as whole.

The result could contribute to the student as reference for their researches about networking of the cooperative.

To the cooperative, this could be a basis in the decision or whether to do networking with other institutions.

### Scope and Limitation of the Study

The study focused on the cooperative networking and networking activities, its reasons, schemes and assistances. The cooperative organizations covered by the study are those operating in La Trinidad, Benguet.



## REVIEW OF LITERATURE

### Definition of a Cooperative

The Cooperative Code of the Philippines (1990), states that the general concept of a cooperative is that they are duly registered association of person with a common bond of interest who are voluntary joined together to achieve a lawful common social and economic end making equitable contributions to the capital required and accepted a fair share of the risk and benefits of the undertaking in accordance with universally accepted cooperative principles.

Fajardo and Abell (1993), defined a cooperative as association of persons with common bond of interest, not capital. It begins with people who wish to provide themselves with good services they need; although capital or money is a requirement for its successful operations.

The cooperative is an organization where the members help each other became self-reliant and self-sufficient because the purchasing power of his little and hard earned money is enhanced. It is the economic alternative and the inculcation of values which are needed to meet the challenges of rapidly changing society (Rimas, 1990).

### Cooperative Federations

As defined in the Philippine Cooperative Code of 2008 (R.A. 9520), secondary cooperative is a cooperative wherein the members are the primary cooperatives. It is also an organization which seeks to bring attention to issues that are of important to its members.



According to Refosado (1997), secondary cooperatives' objectives are to coordinate and facilitate the activities of its members- primary cooperatives, to carry on, encourage and assist educational and advisory work in relation to its members and provide bookkeeping, auditing and other allied services which are of great help to primary cooperatives.

According to the research of Bognadon (2006) entitled "Credit Performance of Borrowers of the Northern Luzon Federation of Cooperatives and Developments Center in La Trinidad and Baguio City" he stated that the past experiences of cooperatives shows that working with secondary organizations like federation hastens the delivery of services to affiliate primary cooperatives. A federation is an establishment of networking and a linkage that acts as channel to ease communication and flow of resources. This system facilitates a faster and efficient flow of services and resources from federations to primary cooperatives and down to the individual members. Moreover, a savings mobilization components also accelerates capital formation among federations and their primary groups.

### Functions of Federations

According to the Philippine Cooperative Code of 2008, cooperative federations may have the following functions: 1) to carry on any cooperative enterprise authorized under Article 6 that complements, augments, or supplements but does not conflict, compete with, nor supplant the business or economic activities of its members; 2) to carry on, encourage, and assist educational and advisory work relating to its member cooperatives; 3) to render services designed to encourage simplicity, efficiency, and economy in the conduct of the business of its member cooperatives and to facilitate the implementation of



their bookkeeping, accounting, and other systems and procedures; 4) to print, publish, and circulate any newspaper or other publication in the interest of its member cooperatives and enterprises; 5) to coordinate and facilitate the activities of its member cooperatives; 6) to enter into joint ventures with national or international cooperatives of other countries in the manufacture and sale of products and/or services in the Philippines and abroad; and 7) to perform such other functions as may be necessary to attain its objectives.

### Cooperative Principle

According to the Philippine Cooperative Code of 2008, cooperative may have these following principles: (1) Voluntary and Open Membership. Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, cultural, political or religious discrimination; (2) Democratic Member Control. Cooperatives are democratic organizations that are controlled by their members who actively participate in setting their policies and making decisions. Men and women serving as elected representatives, directors or officers are accountable to the membership. In primary cooperatives, members have equal voting rights of one-member, one-vote. Cooperatives at other levels are organized in the same democratic manner; (3) Member Economic Participation. Members contribute equitably to, and democratically control, the capital of their cooperatives. At least part of that capital is the common property of the cooperative. They shall receive limited compensation or limited interest, if any, on capital subscribed and paid as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing the cooperative by setting up reserves, part of which should at least





be indivisible; benefitting members in proportion to their patronage of the cooperative's business; and, supporting other activities approved by the membership; (4) Autonomy and Independence. Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including government, or raise capital from external sources, they shall do so on terms that ensure democratic control of their members and maintain their cooperative autonomy; (5) Education, Training and Information. Cooperatives shall provide education and training for their members, elected and appointed representatives, managers, and employees, so that they can contribute effectively and efficiently to the development of their cooperatives. (6) Cooperation Among Cooperatives. Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures; and (7) Concern for Community. Cooperatives work for the sustainable development of their communities through policies approved by their members.

### Business Organization

According to Fajardo (1999), business organization is any two or more persons can pool their resources, and work together to attain common objective.

### Forms of Business Organization

According to the book of Fajardo (1999), entitled the “Management” there are several forms of business organization depends on the resource’s, objectives, and perceptions. There are three common forms of business organizations in capitalist in economy. These are the single/sole proprietorship, partnership, and corporation. There are also other forms such as cooperative, joint venture and syndicate.



## Business Network

Based on the study of Henahan and Anderson (2001) entitled, “Considering Cooperation: A Guide for New Cooperative Development” they stated that the business network is a group of firms that collaborate to meet common needs, stimulate learning and combine complementary skills to achieve shared objectives and improve the long-term viability of the individual firms.

## Networking

Networking, according to Landau (1997), in his book titled “the new International Webster’s concise Dictionary of the English Language,” is defined as a system of interlacing lines, tracks, or channels.

Charmonman (1986) defines the networking as a system of connecting information and other activities.

Roane (1993) defines networking as a reciprocal process, an exchange of ideas, leads, and suggestions. She also notes that networking stresses on sharing of information and resources.

Boe (1994), defines the networking as the process of developing and nurturing personal and professional contacts to obtain: (a) referrals, (b) advise, (c) information, (d) support, and (e) energy. She also argues that networking is mutual desire to share the joy of giving and the joy receiving.

Michelli and Straw (1997), purports that networking is all about relationships. Thus, successful networking will be reached if there are efforts on building relationships and creating opportunities for doing so.



Soekartawi (1999) defines networking as a specific of relation linking defined set of persons, objects, or events. He also argues that using this definition, it then requires two necessary conditions, namely: (1) network is “a set,” and (2) within the set specific types of relationship it pertains to. He adds that since ‘a set’ of elements are joined in some way to attain common and mutual goals, it is therefore called ‘a system’. He also argues that the system works effectively if, and only if, activities are continuously implemented.

Networking described the several interdependent actors which need in delivering services. These network are made up of organization which need to exchange resources to achieved their objectives, to maximize their influence over outcomes, and to avoid becoming dependent or others players in the game.

Based on the definitions some concepts can be used to defined networking are (1) there are common interests and mutual goals; (2) sharing of resources and expertise; (3) sharing of solutions and problems; (4) reciprocal relationships; (5) partnerships; and (6) system approach to management.

### Organizational Characteristics of Network

There are seven organizational characteristics of networks based on the study of Henehan and Anderson (2001), this are: (1) range from informal social groups to formal associations; (2) the common bond ranges from being in the same industry to a specific mutual interest; (3) tend to take a long-term view, because the common interest will continue; (4) medium number of entities involved due to industry, location and so on; (5) members are from very small to medium sized; (6) provides services, joint purchasing and/or combined marketing efforts; and (7) anti-trust issues can be a concern.



## Types of Networking

The two types of networking are (1) Personal Networking is set up based on individual relationships with or without expertise background; and (2) Organizational Networking set up is generally based on the need of organizations and on specific goals or specialization of the said organization.

## Importance of Networking

According to the book of Soekartawi, entitled “Seven Ways for Successful Academic Networking” these are the importance of networking: 1) An individual or organization cannot grow assistance from others. No single institutions or individual can grow from within itself or himself/ herself. Even if it does, it grows very slowly. Therefore, they need partners for their development; 2) Rapid growth of population and their dramatic economic and social changes. These pose major challenges to policy makers in higher education institutions in term of adapting to the expansionary pressure of such growth, like the need for greater access to higher education, impact of social and economic changes; etc. The increase of income per-capital, education, social welfare, and health of the society will create interdependency and partnership or networking; 3) Rapid growth of information technology. The availability of computer software, satellite, internet, etc., have created the rapid movement of information that can be accessed and adopted. Information that is available in the internet or computer software generally provides data that are meaningful or useful to the users or recipient. Therefore, nowadays, there is no avoid computers and telecommunications in an information network; and 4) Globalization basically characterized by world’s people and nations that are independent than ever before and becoming so. However, in terms of process, it involves both technological and human



factors. The technological side can be the human side; it is characterized by the fast movement of people from one place to another. White (1999) noted that in the era of globalization, the productive application and communication technology (ITC) requires more than technology itself. To be used effectively, ITCs need a strong institutional base, adequate and appropriately trained people, adequate proliferation of hard ware and software, supporting system for database development, and their integration into the institutional setting. In order to maximize the use of ITC, networking therefore is needed.

### Different Types of Business Networking

The main types of networking include: 1) Education/ research organizations which have been set up to explore development initiatives or research into products or customer preference; 2) Learning Networks offer training and supports to employee and staff. Courses and events are tailored to particular markets and industries and often have great speeches from key speakers, which can really help to inspire SMEs and startups; 3) Trade are similar to learning networks. Approach trade bodies and unions for news of upcoming events; 4) Employer's Federations give the change to catch up on business and employment news and changes; 5) Regional/ local organizations give local business the chance to catch up, share advice and get up to date with local news e.g. local Chamber of Commerce; 6) Community organizations consist of action groups representing social, ethic or local interests; and 7) Virtual networks are online networks which are great for businesses that don't have the time or money to attend actual networking events.



## Definition of Terms

Cooperative. One kind of organization in which they have a common bond of interest.

Federation. A cooperative which their members are primary cooperative.

Networking. It is a way to have relationship to other business organization or cooperatives.

Network organization. Are firms that attempt to combine both stability and flexibility in their operations.

Primary cooperatives. A cooperative in which their members are natural persons.

Perceived. It is a way to distinguish the networking of the cooperative or business organizations.

Scheme. It is an act how they will network to the other cooperative or business.

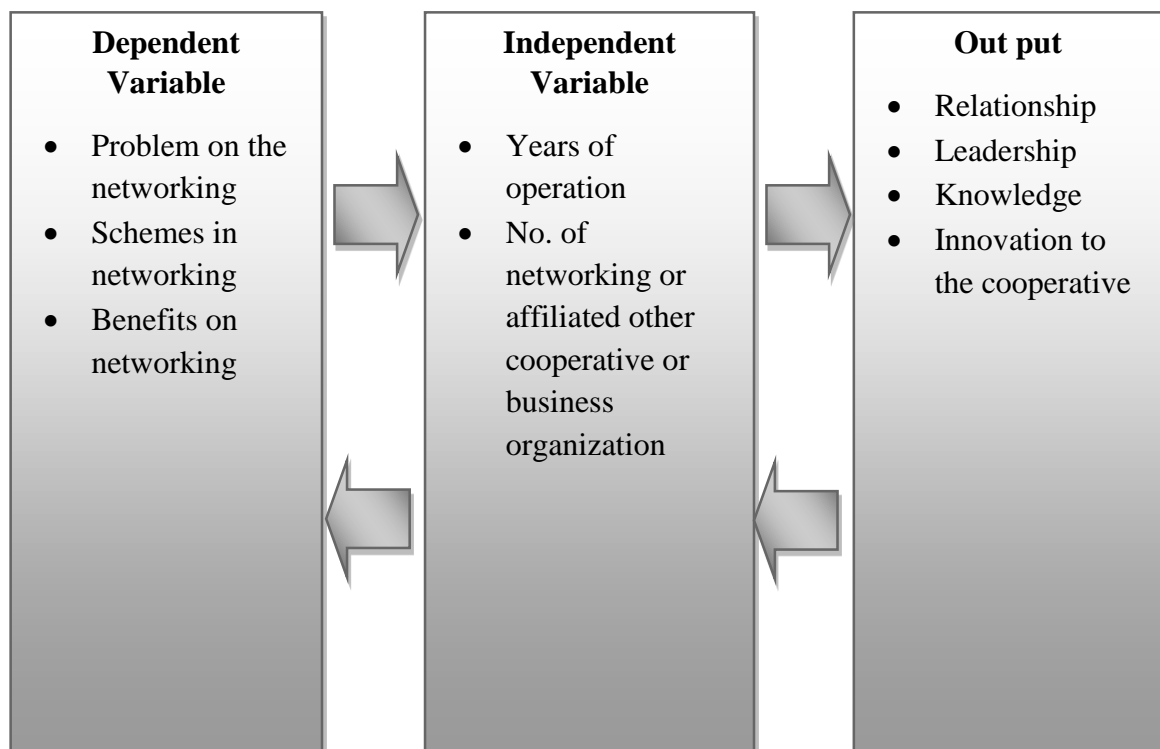


Figure1. Conceptual Framework

## METHODOLOGY

### Locale and Time of Study

This study was conducted in La Trinidad, Benguet. The study had selected a cooperative that has networking with the other cooperatives or other businesses. Those federations like NORLU CEDEC and primary cooperatives which has network to the other cooperative or businesses.

The study was conducted in the month of November 2012 to January 2013.

### Respondents of the Study

The sources of data were the selected cooperatives in La Trinidad, Benguet, who had networking with other cooperative and other institutions. Respondents were the managers and other officers of the cooperative.

The selection of respondent's cooperatives is based in selection and according to the membership of the federations who's affiliated with them. The criteria are the active primary cooperative members of the federation in which their location is in La Trinidad, Benguet only. One respondent per cooperative was selected, this can be the manager or any staff of the cooperative. Permission was asked from the managers and other officers of the cooperative.

### Data Gathering Procedure

Data was gathered with the aid of structured questionnaire.



### Data Gathered

The data gathered in the cooperatives with networking to other cooperative or institutions, were the reasons for networking to other cooperative or business organization, the assistance and benefit derived from networking to the cooperative or business organization, and the problems that arrived from networking, and coping mechanism and its effect to the cooperative.

### Data Analysis

The data and information gathered were tabulated, analyzed and interpreted according to the objectives of the study. Descriptive and frequency was used in the analysis of the data.





## RESULTS AND DISCUSSION

### Profile of the Cooperative

Years of operation. Table 1 shows the years of operation of the cooperative based on La Trinidad, Benguet. There were 3 (11%) who are in operation for less than 1 year to 5 years, three (11%) operating for more than 5 years but less than 10 years, six (21%) operating for more than 10 years but less than 15 years, while there are majority (57%) operating for more than 15 years. This shows that majority of the cooperatives in the locality exist more than 15 years. This implies that the cooperative are more experienced and have established networks.

Table 1. Distribution of cooperative according to years of operation

PARTICULARS	FREQUENCY	PERCENTAGE
Less than 1 year to 5 years	3	11
More than 5 years but less than 10 years	3	11
More than 10 years but less than 15 years	6	21
More than 15 years	16	57
TOTAL	28	100



### Number of Cooperatives has Network or Affiliation

Table 2 shows the number of cooperatives that has networking or affiliation according to the number of years they operates. Noticeably the relatively new cooperatives have established networks for the first five years of their operation. Also those cooperative who have been in the industry for more number of year have networks. It is believe that this is a normal business cycle.

Among those respondents' that are existing for less than 1 year to five years that 2 (12%) respondents answered that they have network or affiliated with other cooperative or business organization and there is 1 (9%) respondent who answered that they do not have network or affiliating with other cooperative or business organization due to lack of funds for membership in networking or affiliation. This proves that newly established cooperatives are creating schemes and networks to be trained and have more exposure in managing their cooperative. Since these cooperatives are relatively new in the industry the need for trainings and further assistance would be very beneficial to the cooperatives.

Those cooperatives that are existing for more than 5 years but less than 10 years have answered these, one (6%) respondent answered they have network or affiliation and 2 (18%) respondent answered that they do not have network or affiliation because it is not suitable with their current services with other cooperative or business organization. These cooperatives have been in the industry for some time already. With such they could already be working on their own since they have already gained experience and exposure in managing their cooperative.

Relatively, those respondents that fall between 10 years but less than 15 years have almost the same results. Three (18%) of the respondents answered that they have



networking or affiliation and 3 (27%) respondents answered that they do not have networking or affiliation with other cooperative or business organization in more than 10 years but less than 15 years, one respondent says that there is no similar cooperatives with same line of business they have and the other says that they are planning to create their own network.

For more than 15 years there are 11 (65%) respondents answered that they have networking or affiliation while there are 5 (45%) respondents answered that they do not have network or affiliation with other cooperative or business organization because some are in the process of affiliating with other cooperative, afraid or not interested, and they want to stand alone as cooperative. More likely, these cooperatives have networks and affiliations because these cooperatives have been in the business for the longest time. These cooperatives are the ones who are assisting and helping the newly established cooperative.

Table 2. Distribution of the respondents according to years of operation relative to their network to other cooperatives and federations

PARTICULAR	WITH NETWORKING		WITH OUT NETWORKING	
	F	%	F	%
Less than 1 year to 5 years	2	12	1	9
More than 5 years but less than 10 years	1	6	2	18
More than 10 years but less than 15 years	3	18	3	27
More than 15 years	11	65	5	45
TOTAL	17	100	11	100



Name of Cooperative, Type and Name of Cooperative  
or Organization they Network with, as  
to the Years of Operation.

Table 3 shows the name of cooperative, its type and name of cooperative or organization they network with, as to years of operation. There were 2 respondents operating in less than 1 year to 5 years, these are the multipurpose non-agriculture and multipurpose agriculture. Benguet Government Employees Multipurpose Cooperative or also known as BGEMPC that has two organizations network with, while Traders Multipurpose Cooperative (BTMPC) has only one network with, who are new establishment of cooperative in industry that have network with other cooperative or organization.

The cooperative who operates for more than 5 years but less than 10 years, only one cooperative has network with other cooperative or organization this is La Trinidad Organic Practitioners Multipurpose Cooperative or known as LaTOPMPC. This type of cooperative is multipurpose agriculture, where in it has only one networking with other cooperative or organization.

Cooperative who operates for more than 10 years but less than 15 years, there are 3 respondents that have network with other cooperative or organization. Benguet State University Multipurpose Cooperative or BSUMPC and Drivers Operators Employees and Other Sector Multipurpose Cooperative they also known as DOERS MPC. They are type of cooperative that is multipurpose non-agriculture, and it has four networks for BSUMPC while DOERS MPC has only one network with other cooperative or organization. While for La Trinidad Vendors Credit Cooperative it is the only credit type of cooperative for this year of operation, and they had 2 networks while other cooperative or organization.



For the cooperatives fall in more than 15 years, there were 5 respondents that their type of cooperative is multipurpose agriculture. These are Bahong Multipurpose Cooperative (BMPC), Balancio Multipurpose Cooperative (BMPC), Barangay Alapang Multipurpose Cooperative (BAMPC), Tebteb Balili Multipurpose Cooperative (TBMPC) and Universal Multipurpose Cooperative (UMPC). There were 4 multipurpose non-agriculture types of cooperatives; they are BATJODA Multipurpose Cooperative (BATJODA MPC), Benguet Land Reform Employees Multipurpose Cooperative (BLREMPC), Benguet Operators and drivers Association Multipurpose Cooperative (BODA MPC) and DEP-ED CAR Regional Office Employees Multipurpose Cooperative (DEP-ED CAR ROEMPC). While only one credit type of cooperative, these is Cooperative Bank of Benguet Federation Credit Cooperative or CBBEFCC. In terms of their networking to other cooperative or organization there are cooperative that has more than one network. The information implies that these cooperatives are willing to help, assist and create partnership to other cooperative or organization.

However, the cooperative shares that their reasons why they network with other cooperative or organization is that they gain knowledge, know experience of other cooperatives and assistance they receive to the cooperative they network with, which is very helpful for the management of their cooperative. In spite of the respondents who have not network with other cooperative or organization their reasons are they one to stand alone, there is no the same line of business which they have, lack of funds and lastly they want make their own network. By these reasons implies that majority of the cooperative cannot grow without the assistance from other cooperatives or organizations, even though



they can grow by their selves in the development of their cooperative or organization it develop very slowly.

Table 3. Name of cooperative, type and name of cooperative or business organization they network with as to the years of operation

NAME OF COOPERATIVE	TYPE OF COOPERATIVE	NAME OF COOPERATIVE THEY NETWORK WITH
Less than 1 year to 5 years		
Benguet Government Employees Multipurpose Cooperative (BGEMPC)	MP-N-Agri	Benguet Provincial Cooperative Union (BPCU), and Benguet Credit Surety Fund
Benguet Traders Multipurpose Cooperative (BTMPC)	MP-Agri	Benguet Provincial Cooperative Union (BPCU)
More than 5 years but less than 10 years		
La Trinidad Organic Practitioners Multipurpose Cooperative (LaTOPMPC)	MP-Agri	Cordillera Administrative Region Cooperative Union (CARCU)



Table 3. Continued ...

NAME OF COOPERATIVE	TYPE OF COOPERATIVE	NAME OF COOPERATIVE THEY NETWORK WITH
More than 10 years but less than 15 years		
Benguet State University Multipurpose Cooperative (BSUMPC)	MP-N-Agri	Northern Luzon Federation of Cooperative and Development Center (NORLU CEDEC), NATCCO, Cordillera Administrative Region Cooperative Union (CARCU), Benguet Provincial Cooperative Union (BPCU)
La Trinidad Vendors Credit Cooperative (LTVCC)	Credit	Cooperative Bank of Benguet Foundation(CBB Foundation), Benuet provincial Cooperative Union (BPCU)
More than 15 years		
Bahong Multipurpose Cooperative (BMPC)	MP-Agri	NATCCO, Superior Metal Printing Philippines, CBB Foundation
Balancio Multipurpose Cooperative (BMPC)	MP-Agri	Cordillera Administrative Region Cooperative Union (CARCU)
Barangay Alapang Multipurpose Cooperative (BAMPC)	MP-Agri	Cooperative Bank of Benguet Foundation, NORLU CEDEC
BATJODA Multipurpose Cooperative (BATJODA MPC)	MP-N-Agri	Cooperative Bank of Benguet Foundation and other Banks in the area of operation.



Table 3. Continued ...

NAME OF COOPERATIVE	TYPE OF COOPERATIVE	NAME OF COOPERATIVE THEY NETWORK WITH
Benguet Land Reform Employees Multipurpose Cooperative (BLREMPC)	MP-N-Agri	BPCU
Benguet Operators and Drivers Association Multipurpose Cooperative (BODAMPC)	MP-N-Agri	BPCU, CBB Foundation
CBB Employees and Friends Credit Cooperative (CBBEFCC)	Credit	CBB Foundation
DEP-ED CAR Regional Office Employees Multipurpose Cooperative (DEP-ED CAR REMPC)	MP-N-Agri	PFTEC
Tebteb Balili Multipurpose Cooperative (TBMPC)	MP-Agri	BPCU
Universal Multipurpose Cooperative (UMPC)	MP-Agri	NORLU CEDEC

### Schemes of Cooperative Networking

Table 4 shows the different schemes of the respondents to network with other cooperative or business organization. There were 6 (35%) respondents who answered that their scheme to network is to join trainings, seminars, and workshops. One (6%) of the respondent answered that their scheme to network, is to acquire specific assistance that





could not provide by the government agencies, 1 (6%) respondents says that their scheme is by expanding and conduct pre-membership seminar to interested members and 1 (6%) respondent who answered that scheme to network is to shareholding membership for trainings and funds sourcing. There were 1 (6%) respondent who answered that by the financial auditing assistance. One (6%) respondents says that by banking cooperatives, 1 (6%) respondents say that assistance to trainings, 1 (6%) respondent says that by being the stockholder member, 2 (12%) respondents answered that by saving deposits, while 2 (12%) respondents says that by having investment to other cooperative or business organization. This implies that they have many schemes in networking but majority of them is by joining trainings and seminars.

Table 4. Distribution according to the schemes of cooperative networking

PARTICULARS	FREQUENCY	PERCENTAGE
Joining trainings, seminars, and workshops.	6	35
That can provide specific assistance based on the need of their cooperative that could not provide by the government agencies.	1	6
Expand conduct pre-membership seminar to interested members.	1	6
Shareholding membership for trainings and fund sourcing.	1	6
Financial auditing	1	6



Table 4. Continued ...

PARTICULARS	FREQUENCY	PERCENTAGE
Banking coops	1	6
Assistance to trainings	1	6
Stockholder member	1	6
Savings deposits	2	12
Investment	2	12
<b>TOTAL</b>	<b>17</b>	<b>100</b>

Reasons of Cooperative Networking

Table 5, shows the reasons of cooperative why they network to other cooperative or business organization. There were 3 (18%) respondents who answered that their reason for engaging in networking is to be updated or trained and to learn supervisory skills. Four (24%) respondents says that to have trainings and seminars which is very helpful in the improvement of the cooperative, 2 (12%) answered that to learn from other cooperatives, 2 (12%) respondents answered that network to other cooperative or business organization is an additional investment for them, 1 (6%) of respondents says that it creates contact and business partnership, there were 2 (12%) of respondents who said that to actively put into concrete application the cooperative principle and practices, one (6%) respondent shares that to give better services for their members, 6% (1) respondents shared that to avail of the services of the cooperative or business organization they network with and in addition,



1 (6%) of the respondents says that their reasons to network is because it' a requirement. This implies that networking of cooperative had importance to develop their cooperative not because it's a requirement but to develop their services that they can offer to their clients. The respondents find it beneficial for them to be updated through the use of trainings and seminar. The information shows that this is the main reason why they are having networks with other organization.

Table 5. Distribution according to reasons of cooperative networking

PARTICULARS	FREQUENCY	PERCENTAGE
To be updated or trained and supervised.	3	18
Have trainings and seminars which be helpful in the improvement of the cooperative.	4	24
Learn from other cooperative.	2	12
Additional investment.	2	12
Create contact and business partnership.	1	6
To actively put into concrete application the cooperative principle and practices	2	12
To give better services	1	6
To avail services	1	6
Requirement	1	6
<b>TOTAL</b>	<b>17</b>	<b>100</b>



Table 6. Distribution according to importance of networking done

PARTICULARS	FREQUENCY	PERCENTAGE
Cash assistance	7	41
Provide trainings and seminars	10	59
TOTAL	17	100

### Benefits of Networking to Cooperatives

Importance of networking. Table 6 shows the distribution according to importance of networking done by the cooperative. There were 7 (41%) of the cooperatives who answered cash assistance as benefit, while 10 (59%) answered that the importance of networking done by their cooperative is to provide trainings and seminars. This finding implies that majority of the cooperatives mention in the importance of networking is the trainings and seminars provided. This shows that more than the cash assistance they get, cooperative are involved in networking because it provides assistance in operation, management and the business partnership.

Benefits of networking. Table 7 shows the different benefits of networking shared by the respondents why they engage to network with other cooperative or business organization. There were 5 (29%) respondents who answered that the benefits of networking to their cooperative is that it strengthen the cooperatives thru trainings assistance, 4 (24%) of the respondents answered that they gain knowledge, and are being updated about cooperative, 1 (6%) of the respondent mentioned that they can avail the services which are financial assistance and trainings that can help for their cooperative



operation, 1 (6%) answered that they earn interest-patronage refund when they availing the services offered by the cooperative they network with, 3 (18%) respondents shares that it has exchange ideas and experiences from organization they network with, 1 (6%) respondent said that it is a way of encouragement to small members to attain big or micro businesses, and there are 2 (12%) respondents who mentioned that there is the cooperation among cooperatives. The result implies that networking had many benefits for the cooperative which it can help the development of their cooperative and other income for their business organization. Respondents believe through seminars and trainings assistance provided by organization they network with could provide them additional information and knowledge including updates on events of the cooperative movement.

Table 7. Distribution according to benefits of networking

PARTICULARS	FREQUENCY	PERCENTAGE
Strengthening the cooperatives thru trainings assistance.	5	29
Gain knowledge, being updated with regarding cooperatives.	4	24
Avail services.	1	6
Earn interest-patronage refund.	1	6
Exchange ideas or sharing ideas and experiences among the network with.	3	18



Table 7. Continued ....

PARTICULARS	FREQUENCY	PERCENTAGE
Encouragement of small members to attain big or micro businesses.	1	6
Cooperation among cooperatives.	2	12
TOTAL	17	100

### Problems and Coping Mechanism in Networking

Problems encountered in networking. In Table 8, it shows the problems that have been encountered by the respondents. There were 3 (18%) of the respondents who mentioned that there is a lack of communication with the affiliated organization. Three (18%) mentioned that there lax policy implementation, 5 (29%) of the respondents says that there is a lack of participation of others, 1 (6%) respondent answered that there is conflicts regarding the schedules of trainings, 1(6%) respondent says that it is not suitable with their current services, 1 (6%) respondent answered that it is not active aggressive in implementing plans, 1 (6%) respondent added that some of the needed training for staff and management are not conducted, while 2 (12%) answered that the threats to bankruptcy in networking in other cooperative or business organization. This implies that majority of the cooperative had problems in the trainings that have been implemented. The majority of the problem that cooperative encounter is the lack of participation among their members.



Table 8. Distribution of respondents according to the problems they encountered in networking

PARTICULARS	FREQUENCY	PERCENTAGE
Lack of communication	3	19
Lax policy implementation	3	19
Lack of active participations of others	5	31
Regarding the schedules of trainings	1	6
Not suitable with their current services	1	6
Not active or aggressive in implementing plans	1	6
Needed trainings for the staff and management sometimes not conducted	1	6
Threat to bankruptcy	2	12
TOTAL	17	100

Coping mechanism in networking. Table 9 shows the respondent coping mechanism in networking with other cooperative or business organization. There were 2 (12%) respondents who answered that there is a regular trainings or seminars, 1 (6%) of the respondent shared that there is an allotment of funds for attending seminars or trainings needed for cooperatives, 6 (35%) of the respondents says that there is a strict implementation of policies, the 2 (12%) respondent answered that there is a proper and right information forwarded to other cooperatives, 1 (6%) respondent says that the



schedule of trainings is at least Friday, Saturday, and Sunday, 1 (6%) respondent answered that having a link or coordinate with other existing cooperative, private entities and government agencies can provide them assistance, 1 (6%) respondent answered that they attend other trainings and seminars conducted by other network organization where they do not network with although there is a higher charges on the trainings and seminars, the 1 (6%) of the respondent share that they let the BOD's decide to have the general assembly who decides on whatever coop serious problem have, and lastly 2 (12%) of the respondent says that they transfer funds to other stable banks. The finding implies that cooperatives are flexible to the problem that they have encountered. Respondents believed that in order to reduce problems brought about the lack of participation of members, the cooperative should be able to implement rules and policies strictly.

Table 9. Distribution of respondents in coping mechanism in networking

PARTICULARS	FREQUENCY	PERCENTAGE
To have regular trainings or seminars	2	12
Allotment of funds for attending seminar or trainings needed for cooperatives	1	6
Strict implementation of policies	6	35
Proper and right information forwarded to other cooperative	2	12
Schedule of trainings at least Friday, Saturday, and Sundays	1	6





Table 9. Continued ...

PARTICULARS	FREQUENCY	PERCENTAGE
Link or coordinate with other existing cooperative, private entities and government agencies can provide the existing assistance	1	6
They attend other trainings and seminars conducted by other cooperative organization where they are not affiliated with	1	6
BOD decides to have general assembly who decides whatever coop serious problems have	1	6
Transfer funds to other stable banks	2	12
<b>TOTAL</b>	<b>17</b>	<b>100</b>



## SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

### Summary

The study was conducted to 28 cooperatives however only 17 have network in La Trinidad and adjacent municipality of Benguet. The respondents were the officers of the different cooperatives.

The majority of the existing cooperatives and federations were already in the industry for more than 15 years. They have gained enough experience to help other cooperatives who are relatively new in the industry. As a new established cooperative, they tend to have networks with other cooperatives and federations to help them in the management of their cooperative. As soon as there were able to have this knowledge they separate. This was showed in the study.

Cooperatives are benefited from networking through seminars and training offered by the organization they network with. Respondents finds this action as important, through such cooperatives were able to learn new managing skills. This also serves as a venue to exchange ideas. The study was able to prove that cooperative involve in networking to gain knowledge rather than for financial assistance.

Problems arise due to lack of communication, implementation of the rules and policies, and lack of participations, schedules of trainings, and the services are not suitable with their current services. Cooperatives were able to identify that through regular seminars, allotment of funds to participant, strict implementation of policies, proper and right information forwarded to other cooperative and resetting schedule of trainings on Friday, Saturday and Sundays.



## Conclusions

Based on the findings, the following conclusions were made:

1. Majority newly established cooperatives are creating affiliations with other cooperatives to gained and learn best practices;
2. Majority of the cooperative are involve in networking to gain knowledge and experience than having financial assistance;
3. The schemes of cooperative in networking are for training and seminars, savings deposits, and investment; and
4. Majority of the problems that cooperatives encountered are lack of communication, implementation and participation among cooperatives.

## Recommendations

1. The partnership and networking between young and old cooperatives should be strengthened through sharing best practices in cooperative movement;
2. Through networking cooperatives are benefited in the form of seminars and trainings which can increase collaboration, resources sharing, problem solving, technical support, efficiency and great output. This could be attained if the cooperative are opened to each other and doing their obligation to cooperate with in they have network with; and
3. Majority of the problems are communication, participation and implementation of rules. To address the problem on participation among cooperatives, there should be an early dissemination of information or notice to the



cooperatives so that they can adjust their time or schedules to participate on the said activity. In implementation of rules, cooperative should be understood and agreed on the rules implemented by the cooperative they network with.



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