

BIBLIOGRAPHY

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ABSTRACT

This case study was conducted to determine the services of Bakun Farmers and Employees Multipurpose Cooperative, to determine the socio-economic contributions of the cooperative to its members, and to determine the problems encountered by members in the availment of cooperative services.

This was conducted at Bakun Farmers and Employees Multipurpose Cooperative where the members are residing. The respondents were the members of BFE-MPC. Survey questionnaires were distributed to the respondents and after which a personal interview was conducted to validate collected data.

Majority of the respondents were female, married, and had attained formal education. Respondents joined the cooperative for the following reasons: to avail of its services, gain or contribute knowledge on cooperativism, and to have access on the various services of the cooperative. These services were savings deposit with higher interest, loan with lower interest, and mutual aid. Majority of the members derived economic and social benefits from these services. Majority of the respondents have not encountered problems in availing cooperative services.

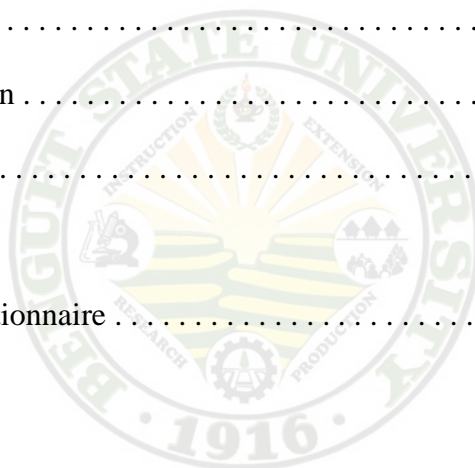
The cooperative should maintain its services to its members, extend more project for the benefit of their members, encourage inactive members to participate through continuous orientation and education and in order to sustain participation.



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INTRODUCTION

Rationale

The municipality of Bakun is known for its richness in natural resources. Everybody then enjoy the scent of pine breeze brought by the pine trees that cover the valley mountain of where the Barangay Ampusongan is located. This has been attraction for multi-national since 1950's.

Early years of 1970's, a Timber concessionaries was establish in the area whereby the employees came from the different places of the country bringing with them different cultures and values. Despite such, the distinct and common practice that binds them together was the pooling of resources to establish an employee consumer store that caters to the day to day basic needs considering the scarcity of food in locality brought by the difficulties inaccessibility of roads. The store was operated as informal cooperative which has shown fruits not only to the member but also in the community where they live.

In year 1980's, inspired by the development being done by the employees store; some local employees of the company led by late councilor Tirso Bayawa introduce the spirit of cooperativeness among the employees of the municipality as a means of responding to the basic needs for prime commodities brought by undeveloped road access thus procurement of basic commodities from suppliers is scarsely done.

It took almost three years in the organizational stage before the so called Bakun Farmers and Employees Consumers Cooperative Inc. (BFECC) was registered with the Bureau of Cooperative Development of Agriculture (BCOD-DA) on January 11, 1983.



There were 17 incorporators who had pledge fifty pesos (P50.00) each as initial share capital to start the business. The area of operation includes all the barangays of the municipality of Bakun and the first set of elected officers led by its Board of Director Chairman Victor Bag-ayan, Agosto Donglal as the treasurer, the bookkeeper and the salesclerk was Tita Gonaden. Led by former Mayor Belino Suni-en, the cooperative was first housed at the basement of the old guest house.

During the first 5 years, membership has been increasing and the operation went smoothly as they enjoy the benefits of membership. However, on the process, they were not spared from some fallback process of development caused by inadequacy of internal controls. These prompted the officers to subject the cooperative to external audit for the first time. The first audited financial status as of December 31, 1987 showed that members increased to 101 with the share capital of fifty eight thousand four hundred sixty and ten centavos (P58,460.10) and a total asset of one hundred fifty one thousand forty pesos and thirty five centavos (P151,040.35).

In year 1990, starts the booming of sales by more than a million and the sudden increase in aspect due to the presences of increased costumers brought by the stand hydro dam construction in the area by the METAPHIL Corporation. At the same year the coop affiliated with the NORLU-CEDEC that is based in Baguio City on July 30, 1990.

In 1991, the cooperative was registered with the CDA-CAR. The cooperative was also affiliated with the Bakun Development Center Inc. where they played an important role during the rehabilitation period brought by the killer earthquake. The coop source out for external loan to augment capital and thereby maintained stop level basic commodities at all times.



Year 1998, makes the 15 years of operation and a celebration for the cooperative for expansion services, enhancement of systems and procedures and net working. Through the leadership of Manager Teresita Balinggan, she proposed the expansion of services to savings and credit and was duly approved by the general assembly. During the implementation of fund generation through intensive savings mobilization and capital build up for the establishment of a separate capital for the savings and credit program. Further, the cooperative intensify their alliances with NORLU-CEDEC and the Department of Agriculture where they source out soft loan of one hundred six thousand pesos (P106,000.00) as additional working capital.

As of December 31, 2007 or 25 years of service, the cooperative is moving stronger with a total assets of 3.11 million with a share capital contribution of 2.08 million from 325 members manage by dedicated and honest management staff and officers.

With this success, it is deemed necessary to document the contribution of cooperative to members and serve as a model for other cooperative.

Statement of the Problem

1. What are the services of the cooperative offered and availed by members.
2. What are the socio-economic contributions of the cooperative to its members?
3. What are the problems encountered by members in the availment of cooperative services?



Objectives of the Study

1. Determine the services of the cooperative availed by members.
2. Determine the socio-economic contributions of the cooperative to its members.
3. Determine the problems encountered by members in the availment of cooperative services.

Importance of the Study

Results of the study would provide information to the members and officers of the cooperative as an input for making their plans and decisions to further improve their services and to improve the operation of the cooperative.

Scope and Limitation

This study focused on the socio-economic contributions of the cooperative to its members.



REVIEW OF LITERATURE

Cooperatives are seen as a solution to help alleviate people from economic and social difficulties. The word cooperative was derived from the French word “cooperari” which means to work together (Dequit, 2003).

A cooperative defined by the International Co-operative Alliance Statement on the Co-operative Identity as an autonomous association of persons united voluntarily to make their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. It is a business organization owned and operated by a group of individual for their mutual benefit. A cooperative may also be defined as a business owned and controlled equally by the people who use its services or who work at it. Cooperative enterprises are the focus of study in the field of cooperative economics. A cooperative are based also on the values of self-help, self- responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others (Wikipedia the free encyclopedia, 1999).

Cooperatives are socio-economic organizations: as social organization; cooperatives promote better quality of life, as economic organizations; facilitate redistributions of wealth. Cooperatives are considered institutions for economic growth and development in our country especially in rural areas (Macli-ing, 2002).

A cooperative shall provide goods and services to its members and thus enable them to attain increase income and savings, investments, productivity in purchasing power and promote among them equitable distribution of net surplus through maximum utilization of economies of scale cost sharing and risk-sharing (R.A. 9520).



The international cooperative alliance cited some characteristics of a cooperative this are:

1. It is an organization of people for purposes of mutual assistance.
2. The members have a common bond of interest and at least one common economic need.
3. It is founded on voluntarism wherein the officers and members serve with time, treasure and talent without expecting high capitalistic gains.
4. The primary purpose of the business enterprise is to promote the socio-economic welfare of the members. Service for non-members is purely incidental.
5. The success of the business enterprise is rated more on the adequacy of service to members, less on the profits made.
6. The customers of the business are also the owners.
7. The members themselves through a democratic process manage it.
8. The financial result of operations is divided equitably among the members.
9. It belongs to a worldwide movement.

For a cooperative to be of true service to its members, it must understand their basic needs. It demands patience, taking into accounts the cooperative, objectives likewise the visions, and long-term goals, in the process of incorporating these as real part of the member's lives. Cooperatives, being institutional aid in increasing the income and productivity of their members, are primarily concerned with human betterment and advancement of people by improving life in the community. Desirable values are infused to the members especially in the wise use of money to be self-reliant, likewise demonstrate the importance of group cooperation in social awareness. Concepts on the



cooperative development program teaches members how to save, how to spend money wisely, how to work together for common goal, to help others and build a better community. Negative attitudes and values are reversed through continuous cooperative education of members particularly on the policy of social commitment where the development of human resources and the community goes hand and hand (Oyang, 2006).

In a cooperative, a portion of net savings is returned to the members in the form of interest payments for their savings and share capital, and patronage refund for those who patronized their cooperatives. Another is that the more a member borrows from his cooperative, the higher patronage refund or dividend he gets. Successful cooperatives have been responsible for the economic and social upliftment of poor people in all countries (Fajardo, 1995).

Socio-economic is the study of the relationship between economic and social life. The fields are often considered multidisciplinary using theories and methods from sociology, economics, history, psychology and many others. It has many cases; however, socio-economists focused on the social impact of some sort of economic change. Such changes might include a closing factor, market manipulation; the social effects can be wide ranging in size, anywhere from local effects on small to changes to an entire society (Zeuli and Cropp, 2004).

Examples of causes of socio-economic impacts include new technologies such as cars or mobile phones, changes in laws, changes in physical environment (such as increasing crowding with in cities), in ecological changes (such as prolonged drought or declining fish distribution of income and wealth, the way in which people behave (both in terms of purchase decisions and the way in which they choose to spend their time), in the



overall quality of life. Many say socio-economic is a source and a branch of elementary physics nevertheless these can further indirect effects on social attitudes and norms (Howitt, 2003).

The goal of socio-economic is generally to bring about socio-economic development, usually in terms of improvements in metrics such as GDP, life expectancy, literacy, levels of employment etc (Wikipedia the free encyclopedia, 1999).

Although harder to measure, changes in less-tangible factors and also considered such as personal dignity, freedom of association, personal safety and freedom from fear of physical harm, and the extent of participation and civil society (Barr, 2004).

Socio-economic development is measured with indicators such as GDP, life and level of employment. Changes in less-tangible factors are considered, such as personal dignity, freedom of association, personal safety and freedom from fear of physical harm and the extent of participation in civil society (Broyles, 2007).

Socio-economic contribution indicators are sustained employment in rural areas, creation of critical mass of raw material supply, which will underpin a sustainable industry such as a significant contribution to the attainment of Ireland's greenhouse gas emission target through the creation of carbon sink (Cowley, 2007).

Education training are essential to the success of business undertaking in organization. In fact, evidence is growing that if organization are those in highly competitive world and sometime maintain their democratic characteristics, they must place increasing emphasis on the education of members and training of its personnel. The nature and quality of their attitudes, values and institutions (Coyupan, 2003).



Definition of terms

Socio-economics - is the study of the relationship between economic activity and social life.

Social - relating to the human beings living in society; living or organized in a community.

Economics - is the science that deals with production, allocation and use of goods and services. It is important to study how resource can best be distributed to meet the need of greatest number of people.



METHODOLOGY

Locale and Time of the Study

This study was conducted in seven Barangays of Bakun namely: Ampusongan, Bagu, Dalipey, Gambang, Kayapa, Poblacion, and Sinacbat where the members of Bakun Farmers Employees-Multi-purpose Cooperative were residing. The study was conducted January to February 2010.

Respondents of the Study

The respondents of the study were the members and officers of BFE-MPC who have been members for at least five years. Respondents were selected at random with the total of fifty members.

Data Collection

Data were gathered through personal interview with the use of interview schedule.

Data Gathered

The data gathered was the services offered and availed by the cooperative member's benefits derived by the members and community from the cooperative, reasons in joining the cooperative and problems encountered by members in availing cooperative services.



Data Analysis

The data collected were analyzed and interpreted according to the objectives of the study. Frequency analysis was used in analyzing data. Data were presented using frequency counts, percentages and descriptive analysis.



RESULTS AND DISCUSSION

Profile of the Respondents

Table 1 presents the profile of the respondents as to sex, educational attainment, and occupation.

Sex. There were more female respondents than the male. Seventy-two percent were female and twenty eight percent were male. This implies that the women in the area were more active members of the Bakun Farmers Employee Multi-purpose Cooperative.

Educational attainment. Most (44%) of the respondents finished secondary education 34% finished college and 20% finished elementary level. This implies that respondents had attended formal education and thus were capable of understanding cooperative rules, policies, and regulations.

Occupation. Majority (64%) of the respondents interviewed were farmers and 24% were government employees while the other respondents were laborer (6%), pensioner (4%), and only one respondent indicated that he is a private employee.

Table 1. Profile of the respondents

PARTICULARS	FREQUENCY	PERCENTAGE
Gender		
Male	14	28
Female	36	72
TOTAL	50	100



Table 1 continued...

PARTICULARS	FREQUENCY	PERCENTAGE
Educational attainment		
Elementary	11	22
Secondary	22	44
College graduate	17	34
TOTAL	50	100
Occupation		
Farmer	32	64
Government employee	12	24
Laborer	3	6
Pensioner	2	4
Private employee	1	2
TOTAL	50	100

Year of Membership in the Cooperative

Table 2 present that most (30%) of the respondents became members in 1992 to 1996 and 30% in 1997 to 2001. Twenty four percent of the respondents became members in 2002 to 2010. This implies that the population of members had been increasing from 1983 to 2010. The same percentage of increase had been experienced from 1992 to 2001, however, there was reduction on the of increase from 2002 to 2010.



Membership Category of Respondents

in the Cooperative

Majority (56%) of the respondents were regular members of the cooperative and forty four percent have joined as associate members as presented in Table 3. This implies that majority of members were categorized as regular members and the cooperative is accepting associate members.

Table 2. Distribution of respondents according to number of years as member

PARTICULARS	FREQUENCY	PERCENTAGE
1983-1991	12	24
1992-1996	15	30
1997-2001	15	30
2002-2010	8	16
TOTAL	50	100

Table 3. Distribution of respondents according to membership category

CATEGORY	FREQUENCY	PERCENTAGE
Regular	28	56
Associate	22	44
TOTAL	50	100



Purpose in Joining the Cooperative

As stated in Article 3, RA 6938, membership in cooperative should be voluntary, thus, all the respondents in the study voluntarily joined the cooperative. However, each respondent have his or her own reasons or purpose in joining the cooperative.

Table 4 presents the purpose of the respondents in joining the cooperative. Majority of the respondents (96%) joined Bakun Farmers Employee Multi-purpose cooperative because they want to be a member. Majority (75%) of the respondents wanted to save, and still majority (74%) joined for easy access to credit because they know cooperative provide credit services. On the other hand, 30% said that they could easily deposit and withdraw their money from the cooperative. There were 14% from the respondents who mentioned that through membership in the cooperative, they could share their knowledge and skill to the cooperative and other cooperative members. Twelve percent of the respondents wanted to gain knowledge on the cooperative through trainings and seminars and only one respondent wanted to visit other places, through lakbay-aral projects of the cooperative.

This result implies that there are people who wanted to give or do something to the cooperative, as a provider like participating in any cooperative activities and thus, their knowledge are widen/increased and thus, become more supportive to the cooperative.



Table 4. Distribution of respondents according to their purpose in joining the cooperative

PURPOSE IN JOINING	FREQUENCY	PERCENTAGE
Member	48	96
Save	38	75
Easy access to credit	37	74
Easy access to savings	15	30
Contribute knowledge to the coop.	7	14
Gain knowledge on cooperative	6	12
Visit other places	1	2

Services Availed by the Respondents

All the respondents had availed of the two major services offered by BFE-MPC: these were savings and credit services as shown in Table 5.

One of the major services offered by the cooperative to their members was providing loans. Majority (68%) of the respondents availed of the loan service with credit amount ranging from P5,000 to P100,000, while 58% availed of the savings and time deposits. Forty nine percent of the respondents mentioned that they have availed of the credit loan once, while twenty percent had already availed twice. This result implies that despite of their long pursued of membership the frequency of availing loan credit is low.



Table 5. Distribution of respondent according to services availed and the number of times they have availed

PARTICULARS	FREQUENCY	PERCENTAGE
<u>Services Availed</u>		
Savings in time deposit	28	58
Credit loan	34	68
<u>No. of times of credit loan availed</u>		
Once	24	48
Twice	10	20

Contributions/Benefits Derived by the Respondents

The contributions/benefits derived by the members from the services of the cooperative were categorized into social and economic contributions.

Economic contributions. Table 6 presents the economic contributions that the respondents derived from availing the cooperative services. All the respondents got patronage refund from the interest they paid and most (48%) of the respondents said that interest on loan was low. Forty eight percent of the respondents also realized that dividend or interest on share capital was an additional income. The contribution of these to economic status of members were; the members were able to expand their business, improved house, were able to send children to school and were able to buy appliances



and car. This implies that cooperative had great impact in uplifting economic status of members.

Social contributions. Twenty-four percent of the respondents mentioned that they benefited socially through improvement in social dealings with other people. An almost equal number of respondents said that their leadership qualities were developed or improved and other respondents were able to visit other places. Only one respondent indicated that she acquired knowledge on bookkeeping (Table 7).

Table 6. Perceived economic contributions received from the services availed

PARTICULARS	FREQUENCY	PERCENTAGE
Patronage refund	50	100
Dividends for share capital	24	48
Credit at low interest	24	48
Higher interest for savings	17	34
Financial aid	17	34

Table 7. Distribution of respondents according to social contributions received from services availed

PARTICULARS	FREQUENCY	PERCENTAGE
Improvement in social dealings	12	24
Developed leadership qualities	5	10
Able to visit other places	4	8
Acquired knowledge	1	2



Uses of Loans Availed from the Cooperative

Table 8 shows that among the 34 members who availed of the loan service, twelve respondents mentioned that the loan was used for the education of their children. Seven of the respondents used their loan for business expansion and eight for improvement of their house. There were also respondents who said that they were able to buy their own vehicle from the loans they got from the cooperative.

This finding implies that the loan provided by the cooperative was helped the members uplift their economic and social conditions.

Problems Encountered by the Respondents

Table 9 presents that few of the respondents encountered problems in availing cooperative services. Only 6% mentioned the delayed release of loan, 4% mentioned difficulty in loan acquisition, and 2% mentioned inefficiency in the implementation of rules or regulations.

This result implies that majority of the people in the organization follows and implemented the rules and regulations.

Table 8. Distribution of respondents according to the utilization of loan availed

LOAN USES	FREQUENCY	PERCENTAGE
Education	12	24
House improvement	8	16
Capital to expand business	7	14
Purchase vehicle	2	4



Table 9. Distribution of respondents according to the problems encountered in availing cooperative services

PARTICULARS	FREQUENCY	PERCENTAGE
Long release of loan	3	6
Difficulty in getting loan	2	4
Inefficiency in implementation of rules	1	2



SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

This study was conducted in seven Barangays of Bakun namely: Ampusongan, Bagu, Gambang, Kayapa, Namagtey, Poblacion and Sinacbat where the members of Bakun Farmers Employees Multi-purpose Cooperative were residing. This study was conducted in order to identify the services availed by the members from the cooperative, determine the contributions of the cooperative to the socio-economic improvement of members, and determine the problems encountered by members in the availment of cooperative services.

A survey questionnaire was used to gather information from members of the cooperative. The data were tabulated and analyzed using frequency analysis.

Majority of the respondents were females, married, and had attained formal education. Most of the respondents were engaged in farming as major source of income. Some respondents were government and private employee, carpenter and laborer, and pensioners. Respondents joined the cooperative voluntarily. The respondents joined BFE-MPC because most of them wanted to be a member, to save, easy access to credit and savings deposit, to contribute their knowledge and skills to the cooperative, as well as to gain knowledge about cooperative.

The respondents availed cooperative services because most of them wanted to have patronage refund, higher interest in savings, dividends for share capital, credit at low interest, and for financial aid. Some respondents mentioned that they benefited socially in the form of improvement in their camaraderie or social dealings with other



people, and others indicated that their leadership qualities were developed or improved, and they were able to visit other places.

It was found that with the loans from the cooperative the members were able to send their own children to school, expand their business and earn more income, improved their house, and were able to purchase vehicle.

This study also found out that not all the respondents have encountered problems in the availment of cooperative services.

Conclusion

Based from the findings of the study the following conclusions are made:

1. Majority of the respondents were female, married and were farmers.
2. Majority of the respondents became members during the year 1992-2001.
3. All of the respondents became members of the cooperative through voluntary filing of membership.
4. Majority of the respondents joined the cooperative because they wanted to be a member, to save, easy access to credit, easy access to savings deposit and to contribute their knowledge and skills to the cooperative.
5. Majority of the respondents availed of the credit in savings deposit services.
6. Majority of the respondents perceived that they derived economic as well as social contributions from the cooperative services they availed.
7. Majority of the respondents were able to send their own children to school. Some respondents were able to expand their business, improve their house, and were able to purchase vehicle.



8. Majority of the respondents have not encountered problems in availing cooperative services.

Recommendations

From the conclusion, it is recommended that:

1. The cooperative should maintain its services to its members, since they provide various services to the members in the form of lending/credit, and savings deposit.
2. The cooperative should encourage the inactive members to participate in the activities and encourage the non-members to join the cooperative in order to be benefited.
3. The cooperative should continue its operations, services, and expand more projects for the benefit of their members.
4. Continuous education and orientation should be conducted to sustain active participation of members.



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APPENDIX A

Survey Questionnaire
(For Officers and Members)

I. Personal information

Name: _____

Sex: _____

Educational Attainment

_____ primary

_____ secondary Elementary

_____ secondary

_____ college graduate

Source of income

_____ farmer

_____ laborer/ carpenter

_____ government employee

_____ others (specify) _____

II. Cooperative Membership

1. Number of years as member? _____

Category as member: regular _____

associate _____

2. How did you become a member of BFEMPC?

_____ voluntary joined the coop

_____ influenced by others (Friends, neighbors, family members)



_____ recruited by whom? (Please mention) _____
 _____ others (specify) _____

3. Why did you join the cooperative?

_____ to be a member
 _____ to save
 _____ to have easy access to credit
 _____ to have easy access to savings deposit
 _____ to have knowledge about cooperative through seminar and training
 _____ to be able to visit other places
 _____ to contribute my knowledge and skills in the cooperative
 _____ others (specify) _____

III. Services derived

1. What are the services of the cooperative that you have avail?

_____ savings and time deposit services
 _____ credit/loan
 _____ others (specify) _____

2. What are the contributions did you derived from the cooperative?

a. Economic contributions

_____ higher interest for my savings
 _____ credit at low interest rate
 _____ financial aid
 _____ others (specify) _____



b. Social contributions

- _____improvement in my social dealing
- _____acquired knowledge on (please mention)_____
- _____my leadership qualities was developed or improved
- _____was able to visit other places because of cooperative field trips
- _____others (Specify)_____

3. How did credit or loan from the cooperative help you?

- _____to be able to increase/expand my business
- _____to be able to send my children to school
- _____to be able to improved my house
- _____to be able to buy appliances
- _____to be able to buy house and lot
- _____to be able to buy car

IV. What are the problems you encountered in availing cooperative services?

- _____difficulty in getting loans
- _____long release of loan
- _____inefficiency in prevention of rules and regulations and policies
- _____others (specify)_____

