

BIBLIOGRAPHY

TAD-O, MICHELLE T. APRIL, 2010. Assessment on the Coop-Member Livelihood Partnership Program of the Benguet Traders Multipurpose Cooperative. Benguet State University, La Trinidad, Benguet.

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ABSTRACT

This study was conducted to find out the following: demographic profile of the clients/farmers, their purposes in availing the CMLPP, their perceptions on the CMLPP, the contribution of the CMLPP to the clients, the awareness of the clients on the CMLPP requirements and policies, and the problems encountered by the members in availing the CMLPP and the cooperative in implementing the CMLPP.

This study was conducted in KM. 5, La Trinidad, Benguet on January 2010. There were 60 respondents and all of them availed on the CMLPP.

Majority of the respondents were male and married, all of them were farmers and have undergone formal education. Most of the respondents were in their middle age, and had a household size of 5-10. Most of them availed on the CMLPP loan twice Their [purpose in joining the program were the following: borrow money as capital in vegetable production, to be assured of market outlet for their produce, and avail of the trucking service of the cooperative.

The respondents perceived that it is easy to avail of the CMLPP. Further, they also perceived that the program was efficiently implemented and it contributed to their

economic upliftment. They were able to increase their financial asset, improve their house and bought more personal assets.

Majority of the respondents were aware of the requirements and policies of the cooperative governing CMLPP. The CMLPP benefited the farmers who joined the program and therefore it should be expanded to other areas so that more farmers would be benefited. However, the cooperative should allocate a bigger fund to this program.



TABLE OF CONTENTS

	Page
Bibliography	i
Abstract	i
Table of Contents	iii
INTRODUCTION	
Rationale	1
Importance of the Study	3
Statement of the Problem	4
Objectives of the Study	4
Scope and Delimitation of the Study	5
REVIEW OF LITERATURE	
Marketing Cooperative	6
Joint Marketing and Production Decisions	6
Sustainable Vegetable Production and Marketing Project	7
Marketing Options for Commercial Vegetable Growers.	5
Business and Market Plans: An Overview With Consideration for Organic Operations	8
Commercial Greenhouse Vegetable Production	9
The Philippine Vegetable Industry Situation	10

Vegetable Marketing Policies in Japan	11
First National Vegetable Marketing Summit	12
Nurturing Moldova’s Market for Produce	13
Developing a Network of Safe Vegetable Production and Marketing Units.	14
METHODOLOGY	
Locale and Time of the Study	16
Respondents of the Study.	16
Collection of Data	16
Data Gathered	16
Data Analysis	16
RESULTS AND DISCUSSION	
Profile of Respondents.	17
Purpose in Availing CMLPP Loan Program	20
Perceptions of Farmers on the Availment of CMLPP Loan.	21
Perception about the Implementation of CMLPP	22
Perceive Economic Contribution and Advantages of CMLPP to the Farmers	23
Requirements in Availing CMLPP Loan	24

	Page
Policies of the Cooperative on the CMLPP Loan.	25
Awareness of the Respondents on the Duties and Responsibilities of the Coordinator	26
Sources of Funds for the Payment of CMLPP Loan	27
Market Outlet of the Cooperative for the CMLPP Produce	28
Strategies of the Cooperative to Increase the Number of CMLPP Clients.	29
Strategies Used by the Cooperative to Discipline the Borrowers.	30
Problems Encountered by the Borrowers	31
Problems Encountered by the Cooperative in the Implementation of the CMLPP	33
Suggestions of the Farmers to the Cooperative.	33
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	
Summary.	35
Conclusions.	37
Recommendations.	37
LITERATURE CITED	39
APPENDIX	
A. Interview Questionnaire	40

INTRODUCTION

Rationale

The Benguet Traders Multipurpose Cooperative (BTMPC) was registered on February 13, 2009 with the Cooperative Development Authority (CDA) in accordance with the old cooperative code.

Record's showed that the cooperative started its operation with initial build-up share capital of Php.3,489,853.96 only as of January 3, 2009, contributed by the 631 registered members.

Operation services of BTMPC are savings and deposits, trucking, packing materials, mutual benefit fund (MBF), credit for small traders who are victims of private money lenders such as “bumbay”, local money lenders and banks charging high rates of interest and lastly vegetable marketing program.

The newly added service of the cooperative is the Co-op Members Livelihood Partnership Program (CMLPP) which is uniquely created to extend services to farmers.

At the inception of the program very few farmers availed of it because the cooperative was very strict in screening clients. They only give the loan to farmers who are recommended by their own coordinator. Besides, the cooperative did not yet have concrete and clear policies relative to this program. It also lacks the necessary support staff that can sacrifice to visit and monitor the different farms of borrowers.

At present the number of farmers who availed of this program increased and the area covered was also expanded. It only started in Babalak, Bashoy, Kabayan Benguet. At present it is expanded to Abucot, Eddet, Kabayan Benguet; Abat, Poblacion, Bokod Benguet; and Palansa, Bila, Bokod Benguet. It was only when the cooperative extend its



CMLPP operations to different sitio and barangays of Bokod and Kabayan when their operations started to release millions of loans. The cooperative started to add the funds to be able to provide the loans of the borrowers. The cooperative also assigned one farmer coordinators per group of farmers to monitor the borrowers' crops from planting to harvesting, coordinate with the marketing representative to ensure that the farmers are attended promptly, contact and assist farmers to sell their produced vegetables to the cooperative, and monitor the day to day marketing activities. In some cases when the farmers sell their produced crops outside the cooperative they will not be recommended by the coordinator and they are banned to avail of this service.

At present, the cooperative is offering CMLPP loans with Php. 20,000 as the maximum amount that can be availed for three times, payable in six months using their crops as collateral. After three times of availing these loan it is expected that the farmers already have capital build up (CBU) since 10% is deducted from the value of their crops after every harvesting so that the farmer could accumulate his share capital to the cooperative. This will be the collateral of the farmers after availing this service three times.

In case of crop failure, the farmer needs to find alternatives and pay the loan before availing again this said program.

In terms of loan repayment of farmers, the amounts borrowed plus interest are being deducted totally from the sales of their crops. The amount left is given to the farmers.



The vegetable marketing program has two outlets in disposing the farmers' products. These are the La Trinidad Trading Post Open and Nueva Viscaya Terminal (NVAT) in Nueva Viscaya.

In the course of time, many members joined the cooperative. Membership was opened to people from all walks of life from all over the province of Benguet and Baguio City. As of July 31, 2009 there were already 789 members. Majority were small traders. Together they contributed a paid-up share capital of Php. 3,852,710.76 which contributed to the total asset of Php. 8,323,438.48 as of July 31, 2009.

The continuous growth of the cooperative speaks well of the focus, determined, committed and being active Board of Directors and Officers and the Committees that had been serving the cooperative as volunteers in the very start of the operations.

Importance of the Study

The information derived from this study would serve as a basis for the BTMPC to improve their CMLPP operations, as well as to serve as a reference to other cooperatives who would be interested to adopt the same program. The study would also serve as a way for the members to recognize their duties and responsibilities as a part of the cooperative especially with regard to loan payment. It can also serve as a source of information to other students who wish to conduct similar studies of cooperatives rendering the same services. Lastly, it can also serve as a guide to the committees, officers and management staff of the BTMC to strengthen their cooperative operations for the better.



Statement of the Problem

This study was conducted to look into the factors affecting vegetable marketing program of the cooperative and come up with possible recommendations to improve the program. To be more specific, this study targeted to answer the following questions:

1. What are the characteristics of CMLPP clients?
2. What are the purposes of the farmers in availing the CMLPP?
3. What are the perceptions of the clients on the CMLPP?
4. What are the contributions of the CMLPP to the clients?
5. Are the clients aware of the CMLPP requirements and policies?
6. What are the problems encountered by the clients and the cooperative in relation to the CMLPP?

Objectives of the Study

The objectives of the study were the following:

1. to determine the demographic profile of the clients/farmers,
2. to determine the purposes of the farmers in availing the CMLPP,
3. to find out the perceptions of the clients on the CMLPP,
4. to determine the contributions of the CMLPP to the clients/farmers,
5. to find out the awareness of the clients on the CMLPP requirements and policies, and
6. to find out the problems encountered by the clients/farmers and the cooperative in relation to the CMLPP.



Scope and Delimitation of the Study

This study would focus its scope on the CMLPP operations of Benguet Traders Multi Purpose Cooperative.



REVIEW OF LITERATURE

Marketing Cooperative

Rowell and Woods (2005), noted that a marketing cooperative is just one form of indirect marketing in which the producer deals with an intermediary rather than the final consumer. Although most forms of indirect marketing require less time of individual growers, they usually demand more product uniformity, quality, and postharvest care.

They further stated that grower-owned cooperatives or marketing associations are able to assemble truckloads of produce required by large customers, which would not be possible for small growers acting individually. Formally organized cooperatives may also provide technical assistance to growers and help secure seeds, boxes, and other needed supplies. In some cases, specialized equipment is shared by growers.

Cooperatives usually own and operate facilities with some combination of grading, packing, cooling, and storage equipment for their members. Members typically employ a manager to oversee the cooperative's daily operations. Several small growers' cooperatives with grading, packing, and cooling facilities have formed recently in Kentucky. They offer good marketing opportunities for new growers in counties near the co-op facilities (Rowell and Woods, 2005).

Joint Marketing and Production Decisions

Two major obstacles to success in vegetable production are finding markets and establishing prices. Some producers, attracted by success stories about a particular crop, have carefully researched and grown it. Unfortunately, they never bothered to determine where, to whom, and at what price their products would be sold.



Good marketing plans start with the customer and work backwards to production. Potential growers should first determine exactly what buyers want, how they want it, and when they want it. Then, they should determine how these crops should be grown. Even selecting varieties and determining planting times are basic marketing decisions (Rowell and Woods, 2005).

Sustainable Vegetable Production and Marketing Project

Hazzard (2009) found out in her study that vegetable farming in Massachusetts and New England has remained vital in recent decades through constant and creative change: more direct marketing, diversification, selection of high value crops, and adoption of new technologies.

Sustainable vegetable production requires new technical solutions to problems of cropping systems and rotations, crop nutrition, soil health, water use and conservation, energy sources and needs, and pest management. As Massachusetts undergoes cultural, economic and climactic changes, both new and established growers must learn to use practices that are economically, environmentally and socially sustainable, and to adapt cropping systems to new market opportunities in Massachusetts. The Sustainable Vegetable Production and Marketing project will undertake research and extension to address key problems and opportunities facing the industry and the public (Hazzard, 2009).

Resources and information for growing vegetables developed by the Sustainable Vegetable Production and Marketing team has resulted in growers adopting more environmentally sustainable practices. As a result of our efforts, growers have expanded their use of effective biological controls and learned ways to improve crop health while



using fewer pesticides, or pesticides with lower environmental and health impacts. Growers have a better understanding of the principles of Integrated Pest Management and increasingly use IPM tools as part of their routine practices (Hazzard, 2009).

Business and Market Plans: An Overview
With Consideration for
Organic Operations

Tourte and Gaskell (2009) noted that business and market plans are essential foundational tools for farm businesses. These plans can be structured as individual documents or combined to form one comprehensive report. Business and market plans can be used as powerful tools to monitor and evaluate a business over time, modify decisions and operations when necessary and appropriate, and plan for future contingencies. The sales and marketing section of a farm business plan is arguably the most important aspect of a business in total. It encompasses not only the physical act of selling products and/or services, but also identifying, developing and retaining customers. Consumers currently drive the farm marketplace, signaling producers and buyers as to their preferences through purchasing patterns and habits. It is important that farm owners and managers carefully evaluate the marketplace as noted above, and then strategically target their preferred market segments. An effort should be made to provide projections of anticipated yields – in different size classes if necessary – and anticipated unit costs and sales prices during distinct production periods. These figures can then be consolidated into overall average sales prices and unit costs based on anticipated volumes. In other words, it is vital that farm businesses identify and select one or more potentially valuable market segments, understand consumers within each segment, and anticipate and plan products and services accordingly.



Commercial Greenhouse Vegetable Production

Mirza (2001), noted that the greenhouse vegetable production as a potential business opportunity. The key management issues associated with producing and marketing greenhouse vegetables. This overview is not intended to be a substitute for individuals making their own thorough assessment of all the key factors that would influence the success of their individual operation.

Individuals who are thinking about establishing a greenhouse vegetable enterprise need to determine which marketing methods will provide the best fit for their operation. New entrants to the greenhouse vegetable industry also need to carefully assess the markets for each vegetable crop they might produce in order to determine if there is room for more production.

Marketing greenhouse vegetables requires time for researching potential customers and different products, selecting target markets, and developing marketing strategies to gain exposure to and acceptance from consumers (Mirza, 2001).

New entrants to greenhouse vegetable production must be prepared to study both existing operations and published material to gain information to help them establish their enterprise and develop a production process. Growers also need to do their own on-site research to determine the growing techniques that give them the best results (Mirza, 2001).

Greenhouse vegetable production methods are best learned by working with an experienced greenhouse operator. Only through this type of hands-on experience can new entrants gain the skills required to manage nutrient levels, insects and diseases, and the



greenhouse environment. The following are the key resource requirements for a greenhouse vegetable operation:

Site location - The following factors should be considered in the selection for a greenhouse enterprise; proximity to markets, slope of the land and exposure to the sun, access to adequate amounts of good quality water, access to utilities, access to a main transportation corridor, access to labor, room for future expansion, zoning requirements or limitations, potential environmental hazards such as, industrial pollution and contaminated water (Mirza, 2001).

The Philippine Vegetable Industry Situation

Aquino (2004) stated that the Philippine vegetable industry has been ill for so many years now but it was only in year 2002 that the pain has been felt. From production to marketing, the Philippine vegetable industry is infected with a complex strain of technological and economic virus. Lacking strength and vigor due to the further weakening of its immunity, the Philippine vegetable industry now finds itself highly vulnerable and susceptible to the attack of the virulent imported vegetables.

Furthermore, Aquino mentioned that the Cordillera region is dependent on the vegetable industry. In fact, it is a major contributor in CAR's (Cordillera Administrative Region) gross regional domestic product. Reports bare that when pests affected Benguet's vegetable industry in 2000, economists noted that the gross regional domestic product (GRDP) of the Cordillera in that year dropped from 16.1 percent to a mere two percent.

As Leon Dacanay, assistant regional director of the National Economic Development Authority (NEDA)-CAR, noted, this pattern suggested that Benguet's



vegetable industry had “surprising effects” on the regions growth. Dacanay said the impact of the vegetable market’s decline in 2000 and 2001 on those year’s GRDP indicated “how infinitely important the industry is to the Cordillera economy.”

Vegetable Marketing Policies in Japan

According to Ito and Dyck (2002), Japan’s policies in the vegetable sector support producers’ incomes while keeping market prices stable. If market prices for vegetables fall below a historical average price, farmers receive compensation for most of the price decline. In return, farmers are expected not to exceed target planting areas. Government subsidies are available for farmers to divert land out of rice production and into vegetables, and farmers raising vegetables in greenhouses benefit from subsidized insurance premiums. Border measures and quality differences make Japan’s vegetable prices high by international standards. At the border, the most important factor has been Japan’s phytosanitary rules, which block imports of some important fresh vegetables.

Japan’s vegetable production includes almost all the vegetables commonly used in North America and Europe, as well as Asian vegetables. Vegetable production has been one of the dynamic sectors of Japan’s agriculture, and is one of the few sectors that support widespread full-time farming. As a source of aggregate Japanese farm income, vegetable production is as important as rice or livestock production (Ito and Dyck, 2002).

Japan’s national and prefectural (state) governments are highly interested in maintaining vegetable production. At the national level, subsidies are given to increase efficiency in production and marketing. Subsidies are available for construction of facilities and for the acquisition of machinery and technologies. Typically, sorting,



packing, and distribution of vegetables are handled by local farm cooperatives, which receive some of the subsidies (Ito and Dyck, 2002).

Goals of the subsidies include a) development of certain regions as vegetable production areas, b) development of large-scale production areas consisting of two or more villages, c) development of new production areas especially in upland fields, d) promotion of greenhouse vegetable production, e) supply of high-quality seeds and seedlings (Ito and Dyck, 2002).

First National Vegetable Marketing Summit

Bob (2009) reported that the First National Vegetable Marketing Summit held in Mindanao, focused on enhancing coordination between production and marketing in the vegetable industry to support vegetable production in the country. This summit was spearheaded by the Vegetable Industry Council of Southern Mindanao, headed by Ray Acain, in partnership with the Department of Agriculture, USAID's Growth with Equity in Mindanao (GEM).

In his report he quoted the statement of Ray Acain that the production and marketing of vegetables should go hand in hand. The role of small –scale growers was also tackled in this summit because they are the ones who will benefit from greater familiarity with market requirements. Knowing buyers' needs in advance is crucial for timing farm production, consolidating harvests with other growers as needed, negotiating better farm gate prices, and establishing one self in institutional markets.

Inter-regional trade in vegetables and other agricultural commodities has expanded in recent years. This is partly due to the development of transport and logistics



systems, including the establishment of a roll-on, roll-off port network, as well as the use of improved farming and post-harvest technologies.

By consolidating their harvests, NORMIN Veggies and its affiliate growers were able, in 2008, to ship an average of 50 metric tons of various tropical and semi-temperate vegetables and other produce per week to other parts of the country.

The 132-member VICSMIN and 180-member NORMIN Veggies, with support from the DA and the GEM Program, have led efforts to introduce best production practices among vegetable farmers in Mindanao to increase their competitiveness in local and foreign markets (Bob, 2009).

Nurturing Moldova's Market for Produce

According to USAID (2006), Moldova has no shortage of fresh fruits and vegetables, but turning a profit on these commodities often proves to be a challenge.

The legacy of the Soviet state-run economy included a lack of essential expertise in marketing and maximizing profits, leaving many of the newly-privatized companies without the means to access new markets and improve efficiency. With USAID's support, however, one Moldovan company is closer to success. Established in 2000, Vindex-Agro LLC is a midsize fruit and vegetable production and marketing company. In order to increase its market share, Vindex-Agro continuously sought ways to improve its production capacity and marketing ability. After the company purchased irrigation equipment, it began growing vegetables on a 20 hectare (49 acre) plot. As a result of rising production volumes and financial revenue, Vindex-Agro's management decided to enlarge the area. Given the lack of local expertise and access to capital, the company turned to USAID to realize its objectives.

Vindex-Agro applied for a USAID matching grant to install plastic tunnels and drip irrigation for vegetable production. Two USAID volunteers also came to train Vindex-Agro staff



in marketing principles and production practices, such as brand promotion, packaging and labeling, harvesting and post-harvesting techniques, irrigation, and modern vegetable planting. As a result, Vindex-Agro improved the output quantity and quality of its products, doubling sales and adding an additional line of supermarkets to its distributors (USAID, 2006).

Developing a Network of Safe Vegetable Production and Marketing Units

Moustier et al, (2002), in their research of safe vegetable networking, reported that, the “safe vegetable” production and distribution groups in the city are not yet very familiar with each other. These groups are not familiar with the demand of the buyers and the buyers are not familiar with the capacity of the groups. Meeting each other and cooperating to increase vegetable selling quantities and diversity in the types of products is necessary. At the same time, they receive support through the operations of the Alliance of Production and Distribution Cooperatives of Hanoi province, as one of its mandates is to give support to safe vegetable groups. The research group organized three workshops in 2008 to help the groups to get to know and understand each other. At one meeting, they discussed how they built their seasonal cropping and marketing plan. At another meeting, representatives of producers met with the buyers (retailers, canteen operators). The research group also provided the traders with documents regarding the production and distribution groups, along with information on the supplying capacity of those groups and the buying capacity of retailers. A website has been designed with information on the groups. The primary results are as follows: some groups have developed new links with other groups to increase the diversity of the supply to their buyers and sell more stable quantities. Some groups also found new buyers and some new contracts have been signed.



Moustier et al, (2002), noted regarding the problems of marketing presented by Hoai Duc farmers, he concluded that they are typical of all innovating farmers, as they are presently in competition with “safe vegetable” producers which did not set internal control systems. In this situation, he advised the leaders of the group need to make more communication on the specific characteristics of their products. Faced with the problem of lack of diversity of vegetables, they should network with other groups; finally, there should be a group of members of the group specifically in charge of marketing issues. Relations with different customers should be developed in a more continuous way as it seems that as soon the groups face a difficulty to answer buyers’ requirements, they change and try with another one.

The guidelines developed on good trading practices have proven useful for farmers, group leaders, as well as the administration staff in charge of support to farmers and traders. Hence we recommend that similar trainings are organized in other locations. The guidelines can also be easily adapted for other products (Moustier et al., 2002).



METHODOLOGY

Locale and Time of the Study

The study was conducted at the Benguet Traders Multi Purpose Cooperative, Km.5 Pico, La Trinidad, Benguet, on December 2009 to January 2010.

Respondents of the Study

The respondents of the study were the manager, coordinators, and recipients of CMLPP.

Collection of Data

Survey questionnaire was used to gather necessary data. The questionnaires were personally administered to the respondents by the researcher. At the same time interview was done to gather additional information and validate answers.

Data Gathered

The data gathered were the CMLPP policies of the cooperative, the strategies / methods employed by the cooperative, advantages / disadvantages of the program to the recipients and the problems encountered by the recipients and the cooperative.

Data Analysis

All gathered data was classified, tabulated, analyzed and interpreted in accordance with the objectives and presented using frequency counts, averages and percentage.



RESULTS AND DISCUSSION

Profile of Respondents

Table 1 shows the background information of the respondents in terms of age, civil status, household size, sex, location of farm, educational attainment, position in the cooperative and number of times of availing CMLPP since it started.

Age. Out of 60 respondents, only 10 % were within the age bracket of above 50 years old, 25 % were within 41-50 years old, 32 % within 31 to 40 years old and 33% were within 21 to 30 years old. The study shows that majority of the respondents are in their middle ages.

Civil status. Majority (74 %) of the respondents was married and 26 % was single. Results imply that most members, officers, staffs, coordinators and election officer of the cooperative are married.

Household size. In terms of household size, majority (52 %) had a household size of around 6-10, 45 % had 1-5, and 3 % had more than 10 members, the numbers that characterize a typical farming household.

Sex. Majority (62 %) of the respondents were male and 38 % were female. The result implies that women are also active in farming activities as well as involved in organizations related to farming. They are also empowered like the male. This also implies that majority of the members; officers, staffs, coordinators and election officers of the cooperative were males.

Location of farm. About 32% of the respondents were from Babalak, Bashoy Kabayan Benguet, 22 % from Abucat, Eddet Kabayan Benguet, 16.67% from Abat,



Poblacion, Bokod Benguet, 15 % each from Libeng, Bashoy, Kabayan Benguet and Palansa, Bila, Bokod Benguet.

Educational attainment. The table shows that 42 % of the respondents have gone to elementary, 34 % have gone to high school, 18.% had finished college and 3 % finished vocational. The study shows that the respondents had attended formal education, as a plus factor in any association and sere educated enough to understand policies and regulations.

Position in the cooperative. Majority (87 %) of the respondents are members, 7 % for the coordinator, 3 % are management staff and both officers and election officer is 2 %. The result implies that most of the respondents were farmers who need additional capital.

Number of times the respondents availed CMLPP. The finding shows that 45 % availed of this program 2 times, 38 % availed once, and 7 % availed 3 times. Many of the respondents just joined the cooperative thus they had just availed of the program.

Table 1. Profile of the respondents

PARTICULAR	FREQUENCY	PERCENTAGE
Age		
Above 51	6	10
41 – 50	15	25
31 – 40	19	32
21 – 30	20	33
TOTAL	60	100



Table 1 continued ...

PARTICULAR	FREQUENCY	PERCENTAGE
Civil Status		
Single	16	27
Married	44	73
TOTAL	60	100
Household size		
1 – 5	31	52
6 – 10	27	45
More than 10	2	3
TOTAL	60	100
Sex		
Female	23	38
Male	37	62
TOTAL	60	100
Location of farm		
Babalak, Bashoy, Kabayan Benguet	19	32
Abat, Poblacion, Bokod Benguet	10	16
Libeng, Bashoy, Kabayan Benguet	9	15
Palansa, Bila, Bokod Benguet	9	15
TOTAL	60	100
Educational attainment		
Elementary	25	42
Secondary	22	37
College	11	18
Vocational	2	3
TOTAL	60	100



Table 1 continued ...

PARTICULAR	FREQUENCY	PERCENTAGE
Position in the cooperative		
BOD	1	2
Management Staff	2	3
Coordinator	4	6
Members	52	87
Committee member	1	2
TOTAL	60	100
Number of times availed CMLPP		
1 time	23	38
2 times	27	45
3 times	10	17
TOTAL	60	100

Purpose in Availing CMLPP
Loan Program

Table 2 shows the respondents purposes in availing CMLPP loan. Since CMLPP is intended for farmers, majority (82 %) of the respondents joined the CMLPP to borrow for capital in vegetable production, 53 % joined so as to be assured of market outlets, 35% joined CMLPP for convenience in selling their products or crops produced, 27 % joined so as to avail of other services since the cooperative also go into trucking business and to help others (co – members) as pointed by 3%, these are members who have pure and helpful hearts. The result shows that the respondents had varied purpose in availing



the CMLPP loan but majority joined the program because of the loan and marketing of their products.

Perception of Farmers on the Availment of CMLPP Loan

Table 3 shows the perception of the farmers regarding the availment of CMLPP loan. Majority (87%) said that it is not difficult to avail but the 13% said otherwise. The easy availment of CMLPP loan is attributed to the clear and specific policies regarding the process of availing the loans. The factor of having a coordinator also aids in the faster application and release of CMLPP loans.

Table 2. Purpose in availing CMLPP loan

PURPOSE	FREQUENCY	PERCENTAGE
Assured of market outlets	32	53
Have capital in vegetable production	49	82
Convenience in selling the product produce	21	35
Avail of other services such as trucking	16	27
To help others (co – members)	2	3

*Multiple responses

Table 3. Perception of the respondents if CMLPP loan is difficult to avail

PARTICULARS	FREQUENCY	PERCENTAGE
It is not difficult to avail	52	87
It is difficult to avail	8	13
TOTAL	60	100



Perception About the Implementation
of CMLPP

Table 4 shows that majority (82%) of the respondents perceived that the program was efficiently implemented. Eleven respondents or 18% responded otherwise and pointed to the following reasons: long process of application by 12%, late release of net sales or profits by 5%, and lack of monitoring or follow – up services by 2%. The result implies that although majority of the members answers are satisfactory on the efficiency of the operation, some member respondents were not satisfied which reflects on the cooperative to improve their quality of service to the borrowers.

Table 4. Perception of respondents on the implementation of the CMLPP

PARTICULAR	FREQUENCY	PERCENTAGE
Response on the Efficiency		
Efficiently implemented	49	82
Not efficiently implemented	11	18
TOTAL	60	100
Reasons for saying not efficient		
Long process of application	7	64
Late release of net sales or profits	3	27
Lack of monitoring or follow – up of services	1	9
TOTAL	11	100



Perceived Economic Contribution and Advantages of CMLPP to the Farmers

Table 5 shows that CMLPP improved majority (95%) of the respondents' life. Sixty percent mentioned that when they joined the CMLPP their income increased, 43% bought some lifetime personal belongings, and 33% increased their asset, and 17 % improved their house. Thus, this implies that CMLPP is a great help to the respondents and it served as a path of comfortable living specially if it would be maintained properly.

In terms of the advantages of CMLPP to the members, majority (95 %) of the respondents mentioned that it helped the borrowers who needs immediate capital or respondents who has insufficient capital. Sixty eight percent said that it is advantageous to them because they receive the payment of their product immediately, 67 % said they are assured of market outlet, 65 % of farmers afford to buy inputs, and 48% said price of their produce is stable. The result implies that the CMLPP operations of the cooperative have great advantages for the members. It made the process easier from planting to harvesting of the crops and even in terms of marketing.

While there are advantages of the CMLPP to the farmers, some farmers (15%) were affected negatively. Because they were not able to pay their loan, their indebtedness increased due to the fines/surcharge.

Table 5. Perceptions on the contribution and advantages of CMLPP to the respondents

PARTICULAR	FREQUENCY	PERCENTAGE
Did it Contribute to your economic Condition?		
It did not contribute	3	5
It contributed	57	95
TOTAL	60	100



Table 5 continued ...

PARTICULAR	FREQUENCY	PERCENTAGE
Economic Contributions		
Improved house	10	17
Improved asset	20	33
Bought personal belongings	26	43
TOTAL	11	100
Advantages to the Members		
Sure market	40	67
Stable price of produce	29	48
Payment is received immediately	41	68
Farmers afford to buy inputs	39	65
Helped the borrower who needs immediate capital or no sufficient capital	57	95
Disadvantage to the Members		
It resulted to increase in debt	9	15

*multiple response

Requirements in Availing CMLPP Loan

Table 6 shows the basic requirements in availing CMLPP. Requirements needed in availing CMLPP loans include the membership in the cooperative as mentioned by 97%. The member has to pay a membership fee to P200.00. The borrower must have a minimum share capital of P1,000.00 as pointed out by 93%, attended the pre-membership education seminar (PMES) by 95%, the area of operation or farm of the borrower must be within Baguio and Benguet by 93%, collaterals of the farmer, which is



Table 6. Requirements in availing CMLPP loan

PARTICULAR	FREQUENCY	PERCENTAGE
Membership in the cooperative	55	97
Paid the minimum shared capital	56	93
Attended the PMES	57	93
Within the area of operation	56	95
Collaterals	37	93
No existing loans or paid the previous loan	19	32
Mutual Benefit Fund (MBF)	36	60

*Multiple response

their crop by 62%, no existing loans with the cooperative by 32%, and contribute to the mutual benefit fund (MBF) of P200 by 60%.

The result shows that some of the farmers were not aware or knowledgeable on some of the requirement in availing the CMLPP. Almost all of them were aware that before availing the CMLPP the borrower must be a member, paid the minimum share capital, attended the PMES and operating within Baguio and Benguet. Many were not aware about the collateral, other must be paid and the mutual benefit fund.

Policies of the Cooperative on the CMLPP Loan

Table 7 shows the policies of the cooperative on the implementation of the CMLPP. The result shows that almost all the members (97%) mentioned that it is a policy of the cooperative that the farmers must sell their produce to them. Ninety seven percent are aware that their produce serves as their collateral to the CMLPP loan. Ninety three



Table 7. Policies of the Cooperative on the CMLPP

POLICIES	FREQUENCY	PERCENTAGE
The cooperative will be the one to sell the products	58	97
The members' collateral is their vegetable production	58	97
Farmers who sold their products outside will Not be granted loan	56	93

*multiple response

percent mentioned that the farmers who sold their products outside the cooperative will not be granted another loan by the cooperative.

Awareness of the Respondents on the Duties and Responsibilities of the Coordinator

Table 8 shows that majority of the farmers who availed of the CMLPP loan were aware of the duties and responsibilities of the coordinator. The duties and responsibilities of the coordinator mentioned by the respondents were as follows: monitor the farmers' vegetable inputs from planting to harvesting by 97%, recommend members who need or deserve to avail of the CMLPP loan by 95%, and make report to the cooperative on the activities of the farmer from planting to marketing by 97%. This finding implies that the CMLPP loan borrowers are aware on the duties and responsibilities of their respective coordinator. This is advantageous to the coordinator because if the farmers are aware of what he is doing then they would cooperate with him or her by providing the necessary information that he/she needs to make report to the cooperative.



Table 8. Duties and responsibilities of the coordinator

DUTIES AND RESPONSIBILITIES	FREQUENCY	PERCENTAGE
Monitor the farmers' vegetable inputs from planting to harvesting	58	97
Recommend the members who need or deserve loans	57	95
Made report on cooperative from planting to marketing	58	97

*multiple response

Sources of Fund for Repayment of CMLPP Loan

Table 9 presents the sources of fund where the farmers, under the CMLPP, get the fund for paying the loan. Almost all of the respondents (97%) get their payment from the sale of the crops they produce under the CMLPP itself. Other sources included sales or profit from business (8%), borrowed money from others (15%), personal savings (25%), and salaries (2%). This finding shows that aside from the income in their crops produced under the project some farmers still get money from other sources to pay their CMLPP loan. This implies that the income derived from the project is not enough to settle their loan. However, this case is not true to all the CMLPP borrowers. Perhaps some of them were affected by calamities so they were not able to harvest much from their farm thus, they need to seek money from other sources.



Market Outlet of the Cooperative for the CMLPP Produce

Table 10 presents the market outlet of the cooperative for the vegetables produce by the farmers under the CMLPP. These markets were La Trinidad Vegetable Trading Post as mentioned by 97% of the respondents and the Nueva Viscaya Agricultural Terminal (NVAT) as pointed out by 20%. Twenty percent of the respondents said that the cooperative is selling to other cooperatives while 17% mentioned the Baguio City Public Market.

Table 9. Sources of fund for CMLPP loan repayment

SOURCES OF FUND	FREQUENCY	PERCENTAGE
Sales or profit from business	5	8
Borrowed money from others	9	15
Personal savings	15	25
Sales or profit from crops	58	97
Salaries	1	2

*multiple response

Table 10. Market outlet of the cooperative for the CMLPP produce

MARKET OUTLET	FREQUENCY	PERCENTAGE
La Trinidad Vegetable Trading Post	58	97
Nueva Viscaya Agricultural Terminal (NVAT)	12	20
Other Cooperatives	2	3
Baguio City (Market)	2	3

*multiple response



Strategies of the Cooperative to Increase the Number of CMLPP Clients

Table 11 presents the strategies employed by the cooperative to increase the number of farmers availing the CMLPP loan. These are the actual approaches observed by the respondents that the cooperative is using. These are the following: conduct of seminar and meeting by 98%, conducting financial counseling by 92%, continuous education and training of farmers by 93%, promotions and promo raffle draws by 95%, and accommodating the needs of farmers by 52%.

This finding shows that the cooperative exerts effort in helping the farmers to budget their funds properly through the financial counseling and seminars and meetings. The cooperative also assists the farmers to increase their income by improving their production. This is accomplished through the education and training and accommodating the needs of the farmers. In this way the farmers would be encouraged to join the CMLPP.

Table 11. Strategies used by the cooperative to increase the number of CMLPP clients

STRATEGIES	FREQUENCY	PERCENTAGE
Conduct seminar and meetings	59	98
Conducting financial counseling	55	92
Ensure continuous education and training	56	93
Promotions and promo raffle draws	57	95
Accommodating the needs of farmers	31	52

*multiple response



Strategies Used by the Cooperative to Discipline the Borrowers

Table 12 shows the strategies or methods employed by the cooperative to discipline the CMLPP loan borrowers. Ninety seven percent of the respondents mentioned that the cooperative requires each borrower to set aside at least ten percent of their gross income as capital build-up. This is automatically deducted by the cooperative from the value of the product sold by the farmer to the cooperative. In this way the farmer is forced to save. The farmer could use this share capital to borrow from the other loan windows of the cooperative. One respondent said that the cooperative give them only one chance to avail the loan. If he fails to pay the loan he cannot borrow anymore. Another disciplinary action that the cooperative imposed on their borrower as mentioned by all the respondents is not giving loan to members who sell their products outside the cooperative. This was also mentioned earlier as one of the requirements for availing the CMLPP loan.

Table 12. Strategies used by the cooperative to discipline the borrowers of CMLPP loan

STRATEGIES	FREQUENCY	PERCENTAGE
Require farmer to set aside not less than 10% of their gross income as CBU	58	97
Discipline farmers through giving them only one chance availing the services	1	2
Not giving loan to members who sell their products outside the cooperative	60	100

*multiple response



Problems Encountered by the Borrowers

Table 13 presents the problems of the borrowers before availing the loan, problems encountered during the processing of the loan, and problems encountered after availing of the loan.

Before availing of the loan. Ninety three percent said they encountered insufficient capital, and 30% for high interest rate in availing loans in other lending agencies. The finding shows that majority of the farmers joined the CMLPP because they want to loan for their capital.

During the processing the loan. The problems encountered by the borrowers during the processing of the loan were as follows: late release of loan by 45%, long time of processing of loan application by 12%, insufficient document to use in availing the loan by 17%, not active coordinator by 2%, lack of instruction on the documents needed by 12%, lack of fund for release so they have to wait for a week or more by 43%. This finding shows that late release of loan by the cooperative was due to lack of fund. This is a problem to the borrower because they have to postpone buying the inputs they needed in their farm.

After availing the loan. Their problems encountered after availing the loan were as follows: natural calamities (90%), unstable price of vegetables (85%), pest and diseases (43%), insufficient sales to pay the loan (25%), cannot pay loan (23%), delinquency in paying their loan (6%), business failure because no monitoring was done (5%). This finding shows that some of the problems were caused by natural calamities, some were due to the failure on the part of the cooperative to monitor their farm production and some were due to the errors of the borrowers themselves.



Table 13. Problems encountered by the borrowers in relation to availing CMLPP loan

PROBLEMS	FREQUENCY	PERCENTAGE
Before Availing the Loan		
Insufficient Capital	56	93
Higher interest in availing loans in other lending agencies	18	30
During the Processing of the Loan		
Late release of loan	27	45
Longer processing of application	7	12
Insufficient documents to use in availing the loan	10	17
Not active coordinators	1	2
Lack of instructions on the documents needed	7	12
Late release of loan due to lack of fund	26	43
After Availing the Loan		
Cannot pay loan	14	23
Business failure	3	5
Insufficient sales or profit to pay the loan	15	25
Unstable price of vegetables	51	85
Natural calamities	54	90
Delinquent in paying the loan	4	7
Pests and diseases of crops	29	48

*multiple response



Problems Encountered by the Cooperative
in the Implementation of the CMLPP

Table 14 shows the problems encountered by the BTMPC in granting CMLPP loans. Insufficient funds of the cooperative was pointed out by 47% of the respondents. Due to lack of fund for release some members said they have to wait for a week or two. The amount loaned is even half of the amount applied. Other problems that the cooperative encountered in granting loans to their member-borrowers were lack of monitoring and follow-up services to the members as mentioned by 18 %, policies are not efficiently implemented by 12%, and another problem is that members sell their vegetables outside the cooperative given by 3%.

Suggestions of the Farmers to the Cooperative

Table 15 presents the suggestions of the respondents to the cooperative in order to improve the relationship between the CMLPP clients and the cooperative. At the same time to solve some of their problems on unpaid loans. They suggested the following: the cooperative should extend the term of payment of the loan so that it would not be heavy

Table 14. Problems encountered by the cooperative during CMLPP operations

PROBLEMS	FREQUENCY	PERCENTAGE
Insufficient funds	28	47
Members sell their vegetables outside the cooperative	2	3
Lack of staff to give monitoring and follow-up services to the members	11	18
Policies are not efficiently implemented	7	12

*multiple response



on their part by 97%, provide calamity fund for the farmers so that if ever their crops are destroyed by typhoons then they could borrow from the fund so they could recover their loss by 93%, contact the borrowers when the loan is almost due for payment by 68%, and consider the capacity of the borrower to pay by 57%, impose strict payment policy by 48%, send demand letter by 47%, allow the borrower to continue paying the loan even if it is overdue by 35%, allow restructuring of past due loans by 28%, and officers, staff, and members must have a cooperative attitude and mind by 13%.

Table 15. Suggested solutions of the respondents to the cooperative to reduce unpaid loans

SUGGESTIONS	FREQUENCY	PERCENTAGE
Extension of the term of repayment	58	97
Calamity fund for farmers	56	93
Contact or inform the borrower	41	68
Capacity to pay	34	57
Impose strict payment	29	48
Sending demand letter	28	47
Continuing payment of loan in spite of being overdue	21	35
Restructuring of the loan	17	28
Officers, staff, members must have cooperative attitude and mind	8	13

*multiple response



SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

The study sought to assess the Co-op Members Livelihood Partnership Program (CMLPP) operation of Benguet Traders Multipurpose Cooperative (BTMPC). The study aimed to determine the demographic profile of the clients/farmers, find out the purposes of the farmers in availing the CMLPP, find out the perceptions of the clients on the CMLPP, determine the contributions of the CMLPP to the clients/farmers, find out the awareness of the clients on the CMLPP requirements and policies, find out the problems encountered by the clients/farmers and the cooperative in relation to the CMLPP.

The respondents of the study were the members of the cooperative who availed of the CMLPP. A survey questionnaire was used in the collection of data. The BOD, members of the committee, the management staff, and the coordinators were also interviewed regarding the program and its implementation including the requirements and the policies on the CMLPP.

The finding shows that most of the respondents were male and married, all of them were farmers and have undergone formal education. Most of the respondents were in their middle ages, have a household size of 5-10 members. Most of them availed of the CMLPP loan twice. Their purposes in joining the program were the following: borrow money as capital in vegetable production, to be assured of market outlet for their produce, for their convenience in selling their products, and avail of the other services of the cooperative like the trucking service.

The respondents perceived that it is easy to avail of the CMLPP loan. They also believed that the CMLPP was efficiently implemented. However, some respondents



claimed that it takes a long time before the loans are released so they have to wait for a week or two. They also perceived that the CMLPP contributed to their economic upliftment. Some had improved their asset, improved their house, and increased personal asset. Furthermore, the program is an advantage to them in terms of a sure market, stable price, they receive the payments of their crops immediately, they have capital for the farm production. A few of the farmers mentioned that because they did not pay their loan their debt increased.

The requirements needed to avail of the CMLPP are the membership in the cooperative, payment of the minimum share capital, attendance to the PMES, the farm must be within the area of operation of the cooperative, to use their crops as collateral, contribution to the mutual benefit fund, no existing or unpaid loans, and savings deposit to the cooperative. Majority of the respondents were aware of these requirements. In the same manner, majority were aware of the policies of the cooperative governing CMLPP.

Problems and repayment delinquency was due to natural calamities, unstable price of vegetables, pest and diseases of crops, insufficient sales or profit to pay the loan, and failure of business due to lack of supervision on the part of the cooperative. The respondents also met problems on the processing of the loan like delayed release of the loan because of insufficient fund. This is also a problem of the cooperative.

To minimize unpaid loans the respondents suggested some solutions like: the cooperative should extend the term of payment of the loan so that it would not be heavy on their part, provide calamity fund for the farmers so that if ever their crops are destroyed by typhoons then they could borrow from the fund so they could recover their loss, contact the borrowers when the loan is almost due for payment, and consider the



capacity of the borrower to pay, impose strict payment policy, send demand letter, allow restructuring of past due loans, allow the borrower to continue paying the loan even if it is overdue, and officers, staff, and members must have a cooperative attitude and mind.

Conclusions

Based on the results the following conclusions were made:

1. The CMLPP operation of BTMPC is advantageous to the member-borrowers,
2. Members who availed of CMLPP improved their life in terms of increased income and they were able to buy some lifetime personal belongings.
3. In the past policies were not strictly implemented resulting to a not so favorable result but now that policies were amended and favorable policies were done, the cooperative is now strictly implementing them which resulted to improved operation,
4. The purpose of the borrowers were to have capital in vegetable production and be assured of market outlet,
5. The problems encountered by the member-borrowers were late release of loans due to insufficient fund of the cooperative, destruction of crops by natural calamities which resulted to loss and not able to pay the loan, and
6. Some CMLPP clients sell their produce outside the cooperative even if it is part of the requirements that they have to sell their produce to the cooperative in order that the it can collect their loan payment from the sales proceeds and set aside the 10% for their CBU.

Recommendations

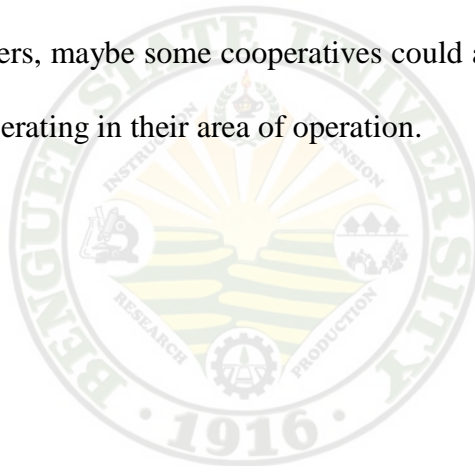
Based on the conclusions the following were recommended:



1. Since the CMLPP is advantageous to the farmers who availed, the cooperative should expand its area of coverage so that more farmers would be benefited. However, it is necessary that the cooperative should increase its fund allotted for the CMLPP so that the borrowers would wait for so long. Furthermore, it should hire additional staff to supervise the program so that the farmers would not incur losses and to make sure that the farmers sell their produce to the cooperative and pay their loans.

2. The clients of the program should strictly abide by the policies of the cooperative so as not to be delinquent and accumulate debt.

3. Since this program of Benguet Traders Multipurpose Cooperative is very effective in helping farmers, maybe some cooperatives could adopt the same and apply it to small entrepreneurs operating in their area of operation.



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APPENDIX A

Survey Questionnaire
(For CMLPP Recipients)

I. Members Profile Respondents No. _____
Date _____

1. Name of Respondent: _____

2. Age: _____

3. Civil Status: _____

4. Household Size: _____

5. Sex: ___ Male ___ Female

6. Location of farm: _____

7. Educational Attainment: Please check the space provided

_____ Elementary

_____ High School

_____ College

_____ Vocational

8. Position in the Cooperative

_____ Officers

_____ Management Staff

_____ Coordinator

_____ Members

_____ Others, please specify _____

9. How many times did you avail of the CMLPP since it started?

_____ 1 time

_____ 2 times

_____ 3 times

_____ Others, please specify _____

10. Is it hard to avail on the CMLPP? ___ Yes ___ No.

11. What are the requirements?

_____ Must be a member of the cooperative

_____ Paid the minimum share capital

_____ Attended the PMES

_____ Within the area coverage of operation

_____ Others, please specify _____

12. What is your purpose in availing the services?

_____ To be assured of market outlets

_____ To have capital in vegetable production

_____ Convenience in selling the product produce

_____ To avail the other services such as trucking

_____ Others, please specify _____

13. Is the CMLPP efficiently implemented? ___ Yes ___ No.

If No, why?

_____ Long process of application



- Late release of net sales or profit
 Lack of monitoring or follow up services
 Not active coordinators
 Others, please specify _____
14. What are the problems encountered before availing of this services?
 Insufficient capital
 Higher interest in availing loans in other lending agencies
 Others, please specify _____
15. What are the problems encountered in the process of availing the services?
 Late release of loan
 Longer processing of application
 Insufficient document to use in availing the service
 Not active coordinators
 Lack of instructions on the documents needed
 Others, please specify _____
16. What are the problems encountered after availing the services?
 Cannot pay loan
 Business failed due to lack of monitoring and follow up services
 Insufficient sales or profit to pay the loan
 Unstable price of vegetables
 Others, please specify _____
17. What are the sources of payment in paying the availed services?
 Sales or profit from business
 Borrowed money from others
 Personal savings
 Others, please specify _____
18. Where do the cooperative sell your produce?
 La Trinidad Vegetable Trading Post
 Nueva Vizcaya Agricultural Terminal
 Other cooperatives
 Others, please specify _____
19. Do the services availed improved your life? Yes _____ No _____ If yes, why?
 Improve house
 Increased asset
 Increased income
 Others, please specify _____
20. What are the advantages of the CMLPP operations of the cooperative?
 Sure market outlet
 Stable price of produce
 Payment is received immediately
 Others, please specify _____
21. Is the CMLPP operations disadvantages? _____ Yes _____ No
 If yes, why?
 Price received is usually lower than the market price
 Takes time for payment to be given
 Total loan is deducted from sales



- _____ Others, please specify _____
22. What are your perceptions about the CMLPP?
- _____ It help me a lot in my production and marketing
- _____ It increased my debt because I was not able to settle my loan
- _____ Others, please specify _____

II Cooperative Questionnaire

1. What are the measures employed by the cooperative to increase the number of members in CMLPP?
- _____ Conduct seminar and meetings
- _____ Conducting financial counseling
- _____ Ensure continuous education and training
- _____ Promotions and promo raffle draws
- _____ Others, please specify _____
2. What are the problems encountered during the CMLPP operations?
- _____ Insufficient funds
- _____ Members sell their vegetable outside the cooperative
- _____ Lack of monitoring and follow-up services to the members
- _____ Policies are not efficiently implemented
- _____ Others, please specify _____
3. What are the sources of funds?
- _____ Sales or profit from other operational services of the cooperative
- _____ Borrowed money from banks and other cooperatives
- _____ Sales or profit from the vegetable marketing program
- _____ Others, please specify _____
4. What are the requirements implemented by the cooperative?
- _____ Membership in the cooperatives
- _____ Pre-membership education seminar (PMES)
- _____ Membership fee
- _____ Share capital
- _____ Others, please specify _____
5. What are the policies in the CMLPP operations?
- _____ The cooperative will be the one to sell the products.
- _____ The members' collateral is their vegetable production.
- _____ Farmers who sold their products outside will not be granted loan.
- _____ Others, please specify _____
6. What are the duties and responsibilities of the coordinator?
- _____ Monitor the farmers' vegetable inputs from planting to harvest
- _____ Recommend the members who need or deserve loans
- _____ Made report on cooperative from planting to harvesting
- _____ Others, please specify _____
7. What are the strategies / methods employed by the cooperative?
- _____ Not less than 10% of members gross income will be set aside as CBU.
- _____ Discipline the farmers through giving them only one chance availing the services.
- _____ Not giving loans to members who sell their products outside the



cooperative.

- _____ Others, please specify _____
8. What are the suggested solutions of BTMPC officers and staff to reduce unpaid loans?
- _____ Restructuring of the loan
- _____ Impose strict payment
- _____ Sending demand letter
- _____ Capacity to pay
- _____ Others, please specify _____

