

## **BIBLIOGRAPHY**

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## **ABSTRACT**

This study was conducted to assess the social impact of Taba-ao-Cuba Multipurpose Cooperative, determine the services/programs that contribute to the improvement of social status of the members of the cooperative, determine the social contribution of the cooperative, determine the social contribution to the cooperative to the social improvements of the members, and to determine the social impact of the cooperative to the community.

This study was conducted Decembers 2009 to January 2010. The respondents were some officers, 50 registered members of the cooperative and 10 from the non-members.

The programs/activities implemented by the cooperative were general assembly meeting, which was mostly attended by the members followed by the training and seminars. These activities contributed a lot to the improvement of the social status of the members such that most of them developed self-confidence and self-reliance and had improved their knowledge about cooperative.

## TABLE OF CONTENTS

	Page
Bibliography.....	i
Abstract .....	i
Table of Contents .....	ii
<b>INTRODUCTION</b>	
Rationale of the study .....	1
Importance of the Study .....	3
Statement of the Problem .....	3
Objectives of the Study .....	3
<b>REVIEW OF LITERATURE</b>	
Cooperativism Defined .....	5
Objectives of the Cooperative .....	5
Purpose of Cooperatives .....	6
Significance of Cooperative a World Crisis .....	7
The Impact of Cooperatives in Development .....	9
Causes of Failure of Credit Cooperatives .....	9
<b>METHODOLOGY</b>	
Locale and Time of the Study .....	10
Respondents of the Study .....	10
Data Collection .....	10

Data Gathered .....	10
Data Analysis .....	10
<b>RESULTS AND DISCUSSION</b>	
Respondents Profile .....	11
Sources of Income .....	13
Number of Years as a Member as an Officer, and as a Residence .....	14
Purpose in Joining the Cooperative .....	15
Cooperative Services Aailed by members .....	16
Purpose in Availing Loans .....	17
Reasons in Patronizing the Services .....	18
Extent of implementation of the Cooperative Services .....	18
Factors Affecting the Services of the Cooperative .....	19
Recommendations for the Improvement of the Services .....	19
Social Impact of the Cooperative to Members .....	21
<b>SUMMARY, CONCLUSIONS AND RECOMMENDATIONS</b>	
Summary .....	25
Conclusions .....	26
Recommendations .....	26
<b>LITERATURE CITED</b> .....	27

## APPENDIX

A	Survey Questionnaire for members .....	28
B	Survey Questionnaire for the Community .....	32
C	Survey Questionnaire for the Officers .....	35



## INTRODUCTION

### Rationale

In July 1971, Mr. Romualdo Talata of the Benguet Cooperative Development Services (BECODES) introduced cooperative in Taba-ao, Kapangan. BECODES was private volunteer organization, which helped in the promotion, organization and development of cooperatives in Benguet. It provides education and training to members and officers for free. It was supported mostly by Asia foundation Mr. Talata met with Taba-ao Barrio Council headed by Mr. Toriano Oway and twelve other persons including Mr. Benito Garcia, the principal of Taba-ao Elementary School. Mr. Garcia allowed the use of the School's Home Economic room as temporary office of the young cooperative. These persons were convinced that cooperative would promote self-reliance, savings and unity. They conducted a pre-membership seminar on August 1971. On September 1, 1971, with 51 initial members they organized the cooperative and name it as TABA-AO-CUBA CREDIT UNION (TACU-CCU).

After attending three months seminar on cooperative in Mindanao in 1972, Mr. Ebes and Mrs. Syria Mapanao campaigned for more members in the cooperative and at the same time helped established their cooperatives in Kapangan, Benguet. These cooperatives were overtaken by Samahang Nayon during the administration of President Ferdinand Marcos. Not losing hope, the officers and members doubled their efforts to reach the targeted membership of 250 in order to register with the Bureau of Agricultural Cooperative development (BCOD) and with the Department of Local Government (DLG). On September 20, 1973, the cooperative was officially registered with BCOD and latter was confirmed by the cooperative Development Authority on September 11,



1991.

After a share capital campaign in 1975, the operating capital increased so the cooperative branched out a consumer store with a merger capital to start with it only sold basic commodities in a small space at the house of Mr. Oway which he offered for free.

In 1981 the cooperatives purchased a lot and constructed its own building, a two storey building. To finance the building construction, members agreed to plow back their patronage refund and dividends. The first floor of the building housed the consumers section while the second floor housed the credit services. In 1989, they expanded the building to address the growing number of members because they opened the membership to barangay Bokloan, a neighboring barangay.

In 1991 the cooperative reached a million assets. It has earned the trust of people and it became their depositing bank in 1993. Its building was expanded to accommodate the growing number of members. Membership also expanded to nearby barangays like Cuba and Bokloan. On May 17, 1994, the cooperative was registered with the Cooperative Development Authority and was named TABA-AO-CUBA MULTI-PURPOSE COOPERATIVE (TACU-CUBA).

The Northern Luzon Federation of Cooperatives and Development Center (NORLU-CEDEC) had been assisting the cooperative on credit management and auditing services that helped build up the confidence of the member in the cooperatives. In spite of the presence of Rural Bank in the municipality, membership increased and total asset of the cooperative increased also. It also became one of the pilot cooperative in the province of Benguet for project assistance under the Cooperative Development Authority-Japan International Cooperation Agency (CDA-JICA) technical cooperation. In this project the



better living, farm guidance, Cooperative Management, and Marketing and Purchasing were introduced as additional services of the cooperative. This Project started in July 2000 and was terminated in June 2005. The project is towards poverty alleviation and it aimed to improve the income of the farmers.

TACU-CUBA MPC, among other recipients of the project, was the only cooperative that succeeded in implementing this project.

### Importance of the Study

The result of the study would help provide relevant information to members of the cooperative and encourage them to become socially and responsible to the community where they belongs.

The outcome of this study would serve as a reference for future researchers

### Statement of the Problem

This research will seek to answer the following question:

1. What are the services/programs that contribute to the improvement of social status of the members of the cooperative?
2. What are the social contributions of the cooperative to the social improvement of members?
3. What are the social impacts of the cooperative to the community?

### Objectives of the Study

The objectives of the study were to:

1. To determine the services/programs that contributes to the social improvements of social status of the members of the cooperative.
2. To determine the social contribution of the cooperative to the social



improvements of the members.

3. To determine the social impact of the cooperative to its members and the community.





## **REVIEW OF LITERATURE**

### Cooperativism Defined

The word cooperative is derived from the French word “cooperari”. The word “co” means combined with “operari” (to work from eyes, operas, work). Cooperative delineates the concept of working together.

Garcia and Guanzon (2004) as cited by Zamora (2006) defined cooperative as a form of business that is useful and helpful to people regardless of where they live or how they earn their living. Besides a cooperative seeks to realize the economic benefits for members from services and develop best uses of member’s resources.

A cooperative is an autonomous and duly registered association of person, with a common bond of interest, who have voluntarily joined together to achieve their social, economic and cultural needs and aspirations, making equitable contributions to the capital required, patronizing their products and services and accepting a fair share of risks and benefits of undertaking in accordance with universally accepted cooperative principles (Cooperative code of the Philippines Art.3 RA.9520).

### Objectives of the Cooperatives

From the Cooperative code of the Philippines Art. 7 of Republic act 9520 states that the primary objectives of every cooperative are to help improve the quality of life of its members. Towards this end, the cooperative shall aim to (a) Provide goods and services to its members, to enable them to attain increased income, savings, investments, productivity, purchasing powers, and promote among themselves equitable distribution of net surplus through maximum utilization of economics of scale, cost-sharing and risk-sharing; (b) Provide optimum social and economic benefits to its members;(c) Teach



them efficient ways of doing things in a cooperative manner; (d) Propagate cooperative practices and new ideas in business and management; (e) allow the lower income and less privileged groups to increase their ownership in the wealth of the nations; and (f) cooperative with the government, other cooperatives and people-oriented organizations to further the attainment of any of the foregoing objectives.

#### Purpose of cooperative

From the new cooperative code under article 6 of RA. 9520 states that a cooperative may be organized and registered for any of the following purposes: (a) to encourage thrift and savings mobilization among the members. (b) To generate funds and extend credit to the members for productive and provident purposes: (c) To encourage among members systematic production and marketing; (d) to provide goods and services and other requirements to the members; (e) To develop expertise and skills among its members; (f) to acquire lands and provide housing benefits for the members; (g) to insure against losses of the members; (h) to promote and advance the economic, social and educational status of the members; (I) to established, own, lease or operate cooperative banks, cooperative wholesale and retail complexes, insurance and agricultural/industrial processing enterprises, and public markets; (j) to coordinate and facilitate the activities of the cooperative; (k)to ensure the viability of cooperative through the utilization of new technologies; (L) to encourage and promote self-help or self-employment as an engine for economic growth and poverty alleviation; and (m) to undertake any and all other activities for the effective and efficient implementation of the provision of this code.

As to standard definition "Social impact assessment includes the processes of analyzing, monitoring and managing the intended and unintended social consequences,



both positive and negative, of planned interventions (policies, programs, plans, projects) and any social change processes invoked by those interventions. Its primary purpose is to bring about a more sustainable and equitable biophysical and human environment."

Aralar (2003), as cited by Angligen (2009) a cooperative provide maximum economic benefits to its members, teach them to efficient ways of doing thing and patronage cooperatives practices and new ideas in business and management and allows the low income groups to increase their ownership in wealth of nation.

Fajardo and Fabian as cited by Quintos (2008) mentioned that economic growth and development have been a goal is for improved quality of life of every Filipino through international competitiveness and people improvement through cooperative. A cooperative is a business and social organization that exposes the spirit of self-help and working together in pursuit of social and economic ends.

Community development through the cooperative is a way for people to work together in order to build better community and thereby improve the welfare of all. They organized themselves under this free will and work as a team to solve problems of their community. The cooperatives teach members to practice wise use of money to belt self-reliant. It likewise teaches members how to save, encourages members to prosper through their own cooperative efforts and acquire incomes. Farmer's negative attitudes values can be change through continues training and education by the cooperative.

### Significance of Cooperatives a World Crisis

Cooperatives, as economic enterprises and as self-help organizations, play a meaningful role in uplifting the socio-economic conditions of their members and their local communities. Over the years, cooperative enterprises have successfully operated



locally-owned people-centered businesses while also serving as catalysts for social organization and cohesion. With their concern for their members and communities, they represent a model of economic enterprise that places high regard for democratic and human values and respect for the environment. As the world today faces unstable financial systems, increased insecurity of food supply, growing inequality worldwide, rapid climate change and increased environmental degradation, it is increasingly compelling to consider the model of economic enterprise that cooperatives offer. The cooperative sector, especially in developing countries, also presents itself as an important element that can contribute to the realization of the Millennium Development Goals (MDGs) by 2015.

The current financial crisis characterized by the massive public bail-out of private, investor-owned banks worldwide has underlined the virtues of a customer-owned cooperative banking system. Cooperative banks in the form of credit unions, building societies and cooperative banks, by focusing primarily on the needs of their members, have displayed prudence and avoided the excessive risk-taking that plagued many large global financial institutions. As cooperatives banks continue to operate and provide loans to their clients and enjoy the trust and confidence of their members and depositors, they play an even more critical role as consumers and businesses face a credit crunch. There are some 49,000 credit unions serving 177 million members in 96 countries, under the umbrella of the World Council of Credit Unions that continue to operate despite the current financial crisis. Even the larger cooperatives banks, such as Rabobank which is the largest agricultural bank in the world continue to demonstrate the value of the cooperative banking model. (Anonymous 2009).



### The impact of cooperatives in development

Cooperatives, organized as business enterprises for the benefit of their members, offer a model of enterprise that is particularly relevant in difficult economic times and instances of market failures. As a self-help group, a cooperative organization is widely accessible, especially for the impoverished and the marginalized. Where private enterprise or government is weak, particularly in remote rural areas, cooperatives enable local people to organize and improve their conditions. Cooperatives promote and support entrepreneurial development, creating productive employment, raising incomes and helping to reduce poverty while enhancing social inclusion, social protection and community-building. Thus, while they directly benefit their members, they also offer positive externalities for the rest of society and have a transformational impact on the economy.

### Causes of Failure of Credit Cooperatives

According to Taganas as cited by Toyog, (2009) the failures of cooperatives are often due to the failure of member borrowers to pay their loan in the delinquency of members in paying the loans. The failure of farmers to pay their loans on time according to Taganas was because the money was diverted to nonfarm activities such as food, house repair, education and recreation. Some loans were used to settle other accounts from supplier of farm inputs.



## **METHODOLOGY**

### Locale and Time of the Study

This study was conducted in Taba-ao, Kapangan, Benguet where TACU-MPC is located. The survey was conducted December to January 2010.

### Respondents of the Study

The respondents of the study were the members, officers of the cooperative to be and community people chosen through simple random sampling.

### Data Collection

A survey questionnaire was used in gathering required information.

### Data to be Gathered

The data gathered from the respondents were their profile, services/programs that contribute to the social improvements of social status of the members of the cooperative and the social impact of the cooperative to the community.

### Data Analysis

The data collected were analyzed based on the objectives. Data were tabulated and analyzed using frequency counts, percentages and other appropriate statistical tools.



## RESULTS AND DISCUSSION

### Respondents' Profile

The personal profile of the respondents is presented in Table 1. The profile included their age, civil status, and educational attainment.

Age. Most (27.14%) of the respondents were between the age of 41-50 years of age followed by the age bracket of 31-40 years old with 22.86%. The age bracket of 21-30 years old was next with 15.71% while the age bracket of 51-60 years old with 14.29%. The least in number of age bracket were 61-70 and 71-80 years old with 10% each respectively. The findings shows that majority of respondents were of middle age.

Sex. Majority (64.29%) of the respondents were female and only 35.71% were male. According to the female respondents, their husbands do not have time to attend the cooperative activities because they are always pre-occupied with farm activities and other businesses, thus they delegated to their wives the membership to the cooperative.

Civil Status. Majorities (64.28%) of the respondents were married, 22.86% were single and 12.86% were already widowed. This indicates that majority of them have families to support.

Educational Attainment. The finding shows that all the respondents had formal education. Majority (47.14%) of them were able to reached elementary level of education. 34.29% had a secondary level and 10% pursued to a college degree. There were 8.57% who were able to reach the vocational course.





Table 1. Profile of the respondents

PARTICULARS	FREQUENCY	PERCENTAGE
Age		
71-80	7	10.00
61-70	7	10.00
51-60	10	14.29
41-50	19	27.14
31-40	16	22.86
21-30	11	15.71
<b>TOTAL</b>	<b>70</b>	<b>100.00</b>
Sex		
Male	25	35.71
Female	45	64.29
<b>TOTAL</b>	<b>70</b>	<b>100.00</b>
Civil status		
Single	16	22.86
Married	45	64.28
Widow/widower	9	12.86
<b>TOTAL</b>	<b>70</b>	<b>100.00</b>
Educational attainment		
College	7	10.00
Secondary	24	34.29
Elementary	33	47.14
Vocational	6	8.57
<b>TOTAL</b>	<b>70</b>	<b>100.00</b>





### Sources of Income of the Respondents

Table 2 shows that the sources of income of the respondents were from agricultural production especially vegetable production and animal raising, salaries as government employees, wages as skilled laborers and from business.

Most (40%) get their income directly from vegetable production followed by 24.29% get their income from being skilled laborers. There were 15.71% who get their income from business operation and 8.57% of the respondents receives monthly salary from the government. This implies that majority of the respondents are engaged in agricultural production.

### Number of years as a Member as an Officer and as an Residence

Table 3 shows the number of years the respondents were member in the cooperative, number of years the officer sat in the position and number of years as residence in the area for the community respondents.

Number of years as a member. Most (40%) of the respondents were 11-15 years as a member, 32% for 6-10 years, 16% for 1-5 years, 8% for 16-20 years and the least in line were 21-30 years and 31-40 years with 2% each respectively. The result shows that most of the respondents have been a member for 15 years and below and few were members for more than 15 years.

Number of years as an officer. Most (40%) of the officers sat in their position for six (6) years, 20% were able to complete 3 years term. 20% of the officers has been an officer for 8 years due to their good standing and performance and 20% also are new sets of officer to rule in the cooperative.



Number of years of residence in the area. Ten (10) respondents were selected from the community people who had been participating with some activities of the cooperative. There are five (5) respondents had been staying in the area with in 21-30 years and had been witnessing the activities in the area for 11-20 years , one (1) respondent stayed with in 31-40 years and (1) stayed for more than 41 years in the locality.

Table 2. Sources of income of the respondents

PARTICULARS	FREQUENCY	PERCENTAGE
Vegetable Farming	28	40.00
Wages as skilled laborer	17	24.29
Animal Raising	11	15.71
Business	8	11.57
Employment/work	6	8.57
TOTAL	70	100.00

Table 3. Number of years as a member, as an officer, and residence

PARTICULARS	FREQUENCY	PERCENTAGE
As a member		
1-5	8	16.00
6-10	16	32.00
11-15	20	40.00
16-20	4	8.00
21-30	1	2.00



Table 3 continued ...

PARTICULARS	FREQUENCY	PERCENTAGE
31-40	1	2.00
TOTAL	50	100.00
As an officer		
1	2	20.00
3	2	20.00
6	4	40.00
8	2	20.00
TOTAL	10	100.00
As a resident		
11-20	3	30.00
21-30	5	50.00
31-40	1	10.00
41 and above	1	10.00
TOTAL	10	100.00

#### Purpose in Joining the Cooperative

Table 4 shows the purpose of the respondents in joining the cooperative. Most (80.00%) of them indicated their purpose as to avail loan and patronage refund following is the purpose to take part in the cooperative activities with 54.00%. Next in order is the purpose to benefit from the activities/services and programs with 50.00% and the least is the purpose to have additional knowledge about the cooperative with 20.00%. The finding implies that the main purpose of the respondents is to avail loan and patronage refund, to take part in the cooperative activities and to benefit from the services and learn from it.



### Cooperative Services Availed by Members

Table 5 shows the services offered by the cooperative which were availed by the respondents. Such services are as follows; Credit services which was mostly (91.67%) availed, and followed by 66.67% who availed the consumer services. The finding shows that the cooperative was a multipurpose one offering credit, consumer and savings and time deposit services.

Table 4. Purpose in joining the cooperative

PARTICULARS	FREQUENCY	PERCENTAGE
To avail loan and patronage refund	40	80.00
To take part in the cooperative activities	27	54.00
To benefit the cooperative services	25	50.00
To have additional knowledge about cooperative	10	20.00
*multiple responses		

Table 5. Cooperative services availed by members

PARTICULARS	FREQUENCY	PERCENTAGE
Credit services	55	91.67
Consumer services	40	66.67
Savings and time deposit	5	8.33
*multiple responses		



### Purpose in Availing Loans

Table 6 shows the purpose of the respondents in availing loans from the cooperative. Their purposes are as follows; for vegetable production which was indicated by 58.33% of the respondents followed by 48.33% who indicated their purpose as tuition of their children. 36.67% stated their purpose as for business capital and placement fee for OFW applicants with 30.00% each. Other purposes are to purchase basic commodities and to build house as stated by 28.33% each by the respondents, animal raising and hospitalization as stated by 25.00% each and the least percentage 15.00% was to purchase a lot. The finding shows that every loan availed were mostly productive and provident purposes, which should be so that the borrowers would be able to repay their loans on its due date to avoid penalties.

Table 6. Purpose in availing loans

PARTICULARS	FREQUENCY*	PERCENTAGE
Vegetable production	35	58.33
Tuition fee of children	29	48.33
House improvement	22	36.67
For business capital	18	30.00
Placement fee of OFW applicant	18	30.00
To build house	17	28.33
Use to purchase basic commodities	17	28.33
Animal raising	15	25.00
Hospitalization	15	25.00
To purchase lot	9	15.00

\*multiple choices



### Reasons in Patronizing the Services

Table 7 shows the reasons of the respondents in patronizing the services of the cooperative. Majority (58.33%) indicated their reasons as to maintain membership following is the reason to have patronage refund with 53.33% and the reason to help build the cooperative with 51.67%. This implies that maintenance of membership is the main reason in patronizing the services of the cooperative rather than to help build the cooperative.

### Extent of Implementation of the Cooperatives Services

Table 8 shows the extent of implementation of the credit services, patronage refund availment.

Credit service implementation. Majority (80%) of the members pointed out that the credit service is fully implemented while (20%) indicated that the service is moderately implemented. This implies that the cooperative was able to satisfy/provide fully the immediately credit needs of the members.

Patronage availment. Majority (60%) fully availed their patronage refund while (40%) moderately availed. Instead of getting their patronage refund they had it added to their share capital.

Table 7. Reasons in patronizing the services

PARTICULARS	FREQUENCY	PERCENTAGE
To maintain membership	35	58.33
To have patronage refund	32	53.33
To help Build the cooperative	31	51.67

\*multiple responses



Table 8. Extent of implementation of the cooperative services

PARTICULARS	FREQUENCY	PERCENTAGE
Credit services		
Fully implemented	40	80.00
Moderately implemented	10	20.00
TOTAL	50	100.00
Patronage refund		
Fully availed	30	60.00
Moderately availed	20	40.00
TOTAL	50	100.00

#### Factors Affecting the Services of the Cooperative

Table 9 shows the factor affecting the services of the cooperative. Majority (62.00%) of the respondents indicated that the loans according to fix deposit as the primary factor of full and moderate implementation of the services. This means that the highest the fix deposits of member the higher also will the loan obtained. This followed by 58.00% of the respondents who pointed our at low interest. Other factors are fast release of loans with 50.00%, high patronage refund with 26.00%, less requirement with 10.00% and no collateral on loans with 6.00%. the finding implies that the full and moderate implementation of the services relied on the factors enumerated in the following tables.

#### Recommendations for the Improvement of the Services

Table 10 shows the recommendations of the respondents for the further improvement of the services of the cooperative. Majority (84.00%) of the respondents



recommended the further improvement of loan delinquency control, repayment consciousness. Following is the recommendation to improved capital build up (74.00%) and the loan purposes should be properly monitored and expansion of membership with 62.00% each.

Table 9. Factors affecting the services of the cooperative

PARTICULARS	FREQUENCY	PERCENTAGE
Factors		
Loans according to fix deposit	31	62.00
Low interest	29	58.00
Fats release	25	50.00
High patronage refund	13	26.00
Less requirement	5	10.00
No collateral on loans	3	6.00

\*multiple responses

Table 10. Recommendations for the improvement of the services

PARTICULARS	FREQUENCY	PERCENTAGE
Improve loan delinquency control, repayment consciousness	42	84.00
Improve capital build-up	37	74.00
Help expand membership	31	62.00
Monitoring of loan purposes	31	62.00

\*multiple purposes





### Social impact of the Cooperative to the Members

Table 11 shows the social activities/programs being offered by the cooperative, its contribution to the personal development of the respondents and their situation before and after they joined the cooperative. The result shows that the activities contributed a lot to the social status of the members.

Social activities/programs. The social activities are as follows; general assembly meeting, training and seminar, clean up drive, Christmas program and tree planting. Most (95.00%) of the respondents attended the annual general assembly, 63.00% of the respondents attended training and seminar, 40.00% attended Christmas program, 22.00% attended clean up drive and 17.00% attended tree planting.

Contribution to personal development. Most (81.67%) of the respondents had developed their self-confidence and self-reliance followed by 76.67% of the respondents whose knowledge about the cooperative improved. 60.00% had improved their skills in livelihood activities while 31.67% had more acquaintances/camaraderie/belongingness and 25.00% had improved their managerial capabilities. This shows that greater percentage of the respondents were able to improve their personalities through the activities imposed by the cooperative.

Participation to cooperative activities. This shows how the respondents improve socially due to the influence of the activities/programs conducted by the cooperative. Under these activities they improved their social status from higher percentage (75%) of lower participation before to 76.67% and 23.03% which was moderately improved. This implies that at least there's an improvement in the social status of the respondents.



Table 11. Social impact of the cooperative to members

PARTICULARS	FREQUENCY		PERCENTAGE	
<b>Social activities/programs</b>				
General assembly meeting	57		95.00	
Training and seminar	38		63.00	
Christmas program	24		40.00	
Clean up drive	13		22.00	
Tree planting	10		17.00	
<b>Contribution to personal development</b>				
Develop self-confidence and self-reliance	49		81.67	
Improved knowledge about cooperative	46		76.67	
Improved skills in livelihood activities	36		60.00	
More acquaintances/camaraderie/belongingness	19		31.67	
Improved managerial capabilities	15		25.00	
Participation to cooperative activities	Before		After	
Low participation	45	75.00		
Moderate participation	15	25.00	46	76.67
High participation			14	23.33
<b>TOTAL</b>	<b>60</b>	<b>100.00</b>	<b>60</b>	<b>100.00</b>



### Impact of the Cooperative to the Community

Table 12 shows the social impact of the activities conducted by the cooperative which were attended by some of the non members, its contribution to the personal development of the non members and participation to community activities.

Social activities/programs. The social activities offered by the cooperative to non-members are as follows; Christmas program, clean up drive and tree planting. All (100.00%) of the respondents attended the Christmas which was open to the community, (50%) attended the clean up drive and 40.00% attended the tree planting.

Contribution to personal development. All (100%) of the respondents had improved unity and oneness among the community people, followed by the improvement of participation to the different activities of the community and more acquaintances/camaraderie/ belongingness with 80.00% each respectively. This shows that even simple activities/ occasions can contribute a lot to the personality of everybody depending on how they deal with it.

Participation to community activities. Most of the respondents improved their participation to community activities from 58.33% which was moderately improved to 66.66%. this implies that at least there's an improvement in the social status of the members.



Table 12. Impact of the cooperative to the non-members

PARTICULARS	FREQUENCY		PERCENTAGE	
<b>Social activities/programs</b>				
Christmas program	10		100.00	
Clean up drive	5		50.00	
Tree planting	5		50.00	
<b>Contribution to personal development</b>				
Improvement of participation to the different activities of the community	8		25.00	
More acquaintances/camaraderie/belongingness	8		25.00	
Unity and oneness among the Community people	10		31.25	
<b>Participation to community activities</b>				
		<b>Before</b>		<b>After</b>
Low participation	25	41.67	10	16.37
Moderate participation	35	58.33	45	66.66
High participation			10	16.67
<b>TOTAL</b>	<b>60</b>	<b>100.00</b>	<b>60</b>	<b>100.00</b>



## **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

### Summary

This study was conducted to assess the social impact of Taba-ao Cuba Multipurpose Cooperative, determine the services/programs that contribute to the social improvements of social status of the members of the cooperative, determine the social contribution of the cooperative to the social improvements of the members, and to determine the social impact of the cooperative to the community.

This study was conducted December 2009 to January 2010 with 60 registered members of Taba-ao Cuba Multipurpose Cooperative and ten (10) ordinary citizens in the community as respondents. It was found out that majority of the members were female, mostly married, with ages ranging 41-50 years old. Most of them had finished elementary and majority of them were engaged in vegetable farming and some were skilled laborers. Most of them were members in the cooperative (11-15) years and below. Most of the officers also had six (6) years being an officer and the most of the community respondents had resided in the area for almost 30 years.

The programs/activities implemented by the cooperative were general assembly meeting, which was mostly attended by the members followed by the trainings and seminars. These activities contributed a lot to the improvement of the social status of the members such that most of them developed self-confidence and self-reliance and had improved their knowledge about cooperative.



## Conclusions

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

1. Majority of the respondents were able to improve their social status with the activities/programs conducted by the cooperative. With its services the respondents were able to develop their self-confidence and self-reliance and had improved their knowledge about the cooperative.

2. Majority of the respondents are females, mostly married with age ranging 41-50 years old, finished elementary level, some pursued to a college degree and engaged in agricultural production.

3. Majority of the community respondents stated that they were able to joined the social activities of the cooperative that improved their social status such as Christmas programs, more acquaintances/camaraderie/belongingness, unity and oneness among the community people and self –confidence empowerment.

## Recommendations

1. The cooperative should maintain and continue conducting the social services/programs in order to gain the support of the members and the community people.

2. Cooperation should be observed by each members and officers in order to for the cooperative to optimize its growth and improvement.



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Survey Questionnaire  
(For the Members)

Respondent No.: \_\_\_\_\_

Date: \_\_\_\_\_

I. Profile of Respondents

Name of Respondent: \_\_\_\_\_ Age: \_\_\_\_\_

Gender: \_\_\_\_\_ Male \_\_\_\_\_ Female Civil Status: \_\_\_\_\_

Educational Attainment: (please check)

\_\_\_\_\_ Pre-elementary

\_\_\_\_\_ Elementary

\_\_\_\_\_ High School

\_\_\_\_\_ College

Number of years in Cooperative Membership: (please check)

\_\_\_\_\_ 1 – 5 years

\_\_\_\_\_ 6 – 10 years

\_\_\_\_\_ 11 – 15 years

\_\_\_\_\_ 16 – 20 years

Purpose in joining the Cooperative: (please check)

\_\_\_\_\_ To avail loan and patronage refund.

\_\_\_\_\_ To take part in the Cooperative activities.

\_\_\_\_\_ To benefit from the Cooperative's services.

\_\_\_\_\_ Others, specify: \_\_\_\_\_

Sources of Income: (please check)

\_\_\_\_\_ Vegetable Farming

\_\_\_\_\_ Animal Raising

\_\_\_\_\_ Employment / Work

\_\_\_\_\_ Wages as skilled workers / laborers

\_\_\_\_\_ Business

\_\_\_\_\_ Others, specify: \_\_\_\_\_

II. Cooperative Services Availed by Members

1. What are the Cooperative Services / Programs that you availed?

\_\_\_\_\_ Savings and Time Deposits

\_\_\_\_\_ Credit Services

\_\_\_\_\_ Consumers Services

\_\_\_\_\_ Others, specify: \_\_\_\_\_

2. What are your purposes in availing loan services?

\_\_\_\_\_ Vegetable Production

\_\_\_\_\_ Animal Raising

\_\_\_\_\_ For business Capital

\_\_\_\_\_ To build house

\_\_\_\_\_ To purchase lot

\_\_\_\_\_ Tuition fee of children





- House Improvement  
 Hospitalization  
 Placement fee of OFW Applicants  
 Used to purchase basic commodities  
 Others, specify: \_\_\_\_\_

3. Do you patronize the services of the Cooperative?

- Yes  
 No

4. If yes, what services / benefits did you avail? Rank from the most availed to least availed. (please check)

1 – Most availed      5 – Least availed

Frequency	Loans	Patronage Refund	Others, specify
1-3			
3-4			
4-5			

5. What are your reasons in patronizing the Cooperative?

- To maintain membership  
 To have patronage refund  
 To help build the cooperative  
 Others, specify: \_\_\_\_\_

6. Did the services you availed improve your social condition?

- Yes  
 No

7. If yes, how did it improve your social condition?

- Develop self-confidence  
 Improved skills in livelihood activities  
 Improved managerial capabilities  
 Improved knowledge about cooperative  
 More acquaintance / camaraderie / belongingness  
 Others, specify: \_\_\_\_\_

8. If not, why?

- Loan is not enough for capital  
 Loan was not used for intended purpose  
 Unexpected emergency circumstances  
 Natural Calamities  
 Others, specify: \_\_\_\_\_

9. Total Amount borrowed since Membership: \_\_\_\_\_

### III. Extent of Implementation of Cooperative Service

1. In your assessment, what is the extent of implementation of the service of the Cooperative? (please check)

Particulars	Credit
Fully implemented	
Moderately Implemented	
Fairly Implemented	
Poorly Implemented	



2. In your assessment, what are the extent of patronage / availment of the service of the cooperative?

Particulars	Credit
Fully implemented	
Moderately Implemented	
Fairly Implemented	
Poorly Implemented	

3. What do you think are the facilitating factors to the moderate of full implementation, patronage / availment of the Cooperative service?

- Low Interest  
 No collateral on loans  
 Fast Process  
 Loans according to fix deposits and credit standing  
 High patronage refund / interest on capital  
 Others, specify: \_\_\_\_\_

4. In your opinion, what are the factors for the fair or poor implementation, availment and patronage of the cooperative service?

- Low and slow capital build up  
 High loan delinquency / low repayment rate  
 Others, specify: \_\_\_\_\_

5. What are your recommendations to improve the services of the cooperative?

- Improve capital build-up of members  
 Improve loan delinquency control, repayment  
 Expand membership  
 Monitoring of loan purposes  
 Others, specify: \_\_\_\_\_

#### IV. Social impact of Cooperatives to members

VARIABLES	BEFORE	AFTER
1. Social		
Participation to cooperative activities		
Participation to community activities		
Others, specify		
Others, specify		

- Scale: 1- Low participation/improvement  
 2- Moderate participation/improvement  
 3- High participation/improvement

#### A. Social



1. What are the social activities / programs offered by the Cooperative to you as members? (please check)
  - General Assembly
  - Training and Seminar
  - Christmas Program
  - Clean-up Drive
  - Tree Planting
  - Others, specify: \_\_\_\_\_
2. Do you consider these activities contributory in improving your social attitude?
  - Yes
  - No
3. If yes, what activities / programs contribute most? (please check)
  - General Assembly
  - Training and Seminar
  - Christmas Program
  - Clean-up Drive
  - Tree Planting
  - Others, specify: \_\_\_\_\_
4. How did it improve your social attitude? (please check)
  - Develop self-confidence
  - Improved skills in livelihood activities
  - Improved managerial capabilities
  - Improved knowledge about cooperative
  - More acquaintance / camaraderie / belongingness
  - Others, specify: \_\_\_\_\_

#### IV. Social impact of the cooperatives to community

What are the contributions of Cooperative to the community? (please check)

- Road Improvement
- Cemented Pathways
- Construction of bridges
- Clean and Green Environment
- Others, specify: \_\_\_\_\_



Survey Questionnaire  
(For the Community People)

Respondent No.: \_\_\_\_\_

Date: \_\_\_\_\_

I. Respondents Profile

Name of Respondent: \_\_\_\_\_ Age: \_\_\_\_\_

Gender: \_\_\_\_\_ Male \_\_\_\_\_ Female Civil Status: \_\_\_\_\_

Year Organized: \_\_\_\_\_

Position in Barangay: (please check)

\_\_\_\_\_ Barangay Chairman

\_\_\_\_\_ Barangay Councilman

\_\_\_\_\_ Barangay Tanod

\_\_\_\_\_ Lupon

\_\_\_\_\_ Barangay Secretary

\_\_\_\_\_ Barangay Treasurer

\_\_\_\_\_ Others, specify: \_\_\_\_\_

Educational Attainment: (please check)

\_\_\_\_\_ Pre - elementary

\_\_\_\_\_ Elementary

\_\_\_\_\_ High School

\_\_\_\_\_ College

Number of years of residence in the Area: (please check)

\_\_\_\_\_ 1 – 5 years

\_\_\_\_\_ 5 – 10 years

\_\_\_\_\_ 10 – 15 years

\_\_\_\_\_ 15 – 20 years

\_\_\_\_\_ 20 – 25 years

\_\_\_\_\_ 25 – 30 years

\_\_\_\_\_ 30 and above

II. Services availed by members

1. What do you think are the Cooperative services availed by its members?  
(please check)

\_\_\_\_\_ Savings and Time Deposit

\_\_\_\_\_ Credit Service

\_\_\_\_\_ Consumer Service

\_\_\_\_\_ Others, specify: \_\_\_\_\_

2. What do you think are the purposes/reasons of the members in availing  
such services? (please check)

\_\_\_\_\_ Vegetable Production

\_\_\_\_\_ Animal Raising

\_\_\_\_\_ For business capital

\_\_\_\_\_ To build house



- To purchase a lot  
 Tuition fee of children  
 House Improvement/renovation  
 Hospitalization  
 To have patronage refund  
 Placement fee of OFW applicants  
 Used to purchase basic commodities  
 Others, specify: \_\_\_\_\_
3. Do you think, the service/s availed are used to its intended purposes? (please check)
- Yes  
 No
4. If yes, how can you rate? (please check)
- 25%  
 50%  
 75%  
 100%  
 Others, specify: \_\_\_\_\_
5. If no, what are other purposes of the members in availing such services? (please check)
- Used to purchase appliances  
 Used to travel in different islands in the Philippines  
 Political purposes  
 Others, specify: \_\_\_\_\_
6. Do you think the service availed by members contributed to improve their social condition? (please check)
- Yes  
 No
7. If yes, how did it improve their socio-economic condition? (please check)
- Developed their self-confidence  
 Improved skills of people  
 Improved managerial capabilities of the officers  
 Improved knowledge about cooperative  
 More acquaintances / camaraderie / belongingness  
 Others, specify: \_\_\_\_\_
8. If not, why? (please check)
- Unexpected emergency capital  
 Loan is not enough capital  
 Loan was not used for intended purposes  
 Natural calamities  
 Others, specify: \_\_\_\_\_
9. What are your recommendations to improve the service of the cooperative? (please check)
- Join the cooperative  
 Take part in its activities  
 Be a partner in implementing its projects



- Act as a coordinator with funding agencies
- Build a linkage
- Others, specify: \_\_\_\_\_

### III. Social impact of the cooperative

#### A. Social

1. What are the social activities / programs of the cooperative that are held in the community? (please check)
  - General Assembly
  - Training and Seminar
  - Christmas Programs
  - Clean-up Drive
  - Tree planting
  - Others, specify: \_\_\_\_\_
2. What social activities are mostly participated by people? (please check)
  - General Assembly
  - Training and Seminar
  - Christmas Programs
  - Clean-up Drive
  - Tree planting
  - Others, specify: \_\_\_\_\_
3. Do you think these activities and benefits offered by the cooperative contributory to the improvement of the social capabilities of the members based on your observation? (please check)
  - Yes
  - No
4. What is the improvement you observed among the members since they join the cooperative? (please check)
  - Developed their self-confidence
  - Improved skills of people
  - Improved managerial capabilities of the officers
  - Improved knowledge about cooperative
  - More acquaintances / camaraderie / belongingness
  - Others, specify: \_\_\_\_\_
5. In your observation, what are the contributions of the cooperative in the community?
  - Road Improvement
  - Cemented Pathways
  - Construction of Bridges
  - Maintenance of clean and green community
  - others, specify: \_\_\_\_\_



Survey Questionnaire  
(For the Cooperative Officers / Staffs)

Respondent No.: \_\_\_\_\_

Date: \_\_\_\_\_

I. Respondents Profile

Name of Respondent: \_\_\_\_\_ Age: \_\_\_\_\_

Gender: \_\_\_\_\_ Male \_\_\_\_\_ Female Civil Status: \_\_\_\_\_

Year Organized: \_\_\_\_\_

Position in Cooperative: (please check)

\_\_\_\_\_ Board of Directors

\_\_\_\_\_ Committee Member

\_\_\_\_\_ General Manager

\_\_\_\_\_ Secretary

\_\_\_\_\_ Treasurer

\_\_\_\_\_ Bookkeeper

\_\_\_\_\_ Sales Clerk

\_\_\_\_\_ Posting Clerk

\_\_\_\_\_ Others, specify: \_\_\_\_\_

Number of years as an officer / staff in the Cooperative: (please check)

\_\_\_\_\_ 1 year

\_\_\_\_\_ 2 years

\_\_\_\_\_ 3 years

\_\_\_\_\_ 6 years

\_\_\_\_\_ 8 years

\_\_\_\_\_ 10 years

II. Services availed by members

1. What Cooperative Services availed by members? (please check)

\_\_\_\_\_ Savings and Time Deposit

\_\_\_\_\_ Credit Service

\_\_\_\_\_ Consumer Service

\_\_\_\_\_ Others, specify: \_\_\_\_\_

2. What purposes / reasons most indicated by members in availing such services? (please check)

\_\_\_\_\_ Vegetable Production

\_\_\_\_\_ Animal Raising

\_\_\_\_\_ For business Capital

\_\_\_\_\_ To build house

\_\_\_\_\_ To purchase lot

\_\_\_\_\_ Tuition fee of children

\_\_\_\_\_ House Improvement / Renovation

\_\_\_\_\_ Hospitalization

\_\_\_\_\_ Placement fee of OFW Applicants





\_\_\_\_\_ Used to purchase basic commodities  
 \_\_\_\_\_ Others, specify: \_\_\_\_\_

3. Do you think the services mostly availed by members contributed to improve their social condition? (please check)

\_\_\_\_\_ Yes

\_\_\_\_\_ No

4. If yes, how did it improve their social condition? (please check)

\_\_\_\_\_ Developed their self-confidence

\_\_\_\_\_ Improved skills of people

\_\_\_\_\_ Improved managerial capabilities of the officers

\_\_\_\_\_ Improved knowledge about cooperative

\_\_\_\_\_ More acquaintances / camaraderie / belongingness

\_\_\_\_\_ Others, specify: \_\_\_\_\_

5. If not, why? (please check)

\_\_\_\_\_ Unexpected emergency circumstances

\_\_\_\_\_ Loan is not enough capital

\_\_\_\_\_ Loan was not used for intended purposes

\_\_\_\_\_ Natural Calamities

\_\_\_\_\_ Others, specify: \_\_\_\_\_

### III. Extent of Implementation of Cooperative Services

1. In your assessment, what is the extent of implementation of the service of the Cooperative? (please check)

Particulars	Credit
Fully implemented	
Moderately Implemented	
Fairly Implemented	
Poorly Implemented	

2. In your assessment, what is the extent of patronage / availment of the service of the Cooperative?

Particulars	Credit
Fully implemented	
Moderately Implemented	
Fairly Implemented	
Poorly Implemented	

3. What do you think are facilitating factors to the moderate or full implementation, availment and patronage of the services?

\_\_\_\_\_ Low interest, no collateral on loans

\_\_\_\_\_ Fast process, not stringent loan procedure

\_\_\_\_\_ Loans according to fix deposits and credit standing

\_\_\_\_\_ High patronage refund / interest on capital

\_\_\_\_\_ Others, specify: \_\_\_\_\_





4. In your opinion, what are the factors for the fair or poor implementation, availment and patronage of the Cooperative services?
- Low and slow capital build up
- High loan delinquency / low repayment rate
- Presence of private creditors
- Others, specify: \_\_\_\_\_
5. What are your recommendations to improve the services of the cooperative?
- Improve capital build-up of members
- Improve loan delinquency control, repayment
- Encourage members to engage in business
- Expand membership
- Monitoring of loan purposes
- Others, specify: \_\_\_\_\_

#### IV. Social impact of Cooperative\

##### A. Social

1. What are the social activities / programs of the Cooperative?
- General Assembly
- Training and Seminar
- Christmas Program
- Clean-up Drive
- Tree Planting
- Others, specify: \_\_\_\_\_
2. What social activities most participated by members?
- General Assembly
- Training and Seminar
- Christmas Program
- Clean-up Drive
- Tree Planting
- Others, specify: \_\_\_\_\_
3. Are these activities and benefits offered by the Cooperative contributory to the improvement of the social capabilities of the members based on your observation?
- Yes
- No
4. What are the improvements you observed among your members since they joined the Cooperative?
- Develop self-confidence
- Improved skills in livelihood activities
- Improved managerial capabilities
- Gained knowledge about cooperative
- More acquaintance / camaraderie / belongingness
- Others, specify: \_\_\_\_\_

