

BIBLIOGRAPHY

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Assessment of the Pre-membership Education Seminar of Baguio-Benguet Community
Credit Cooperative. Benguet State University, La Trinidad, Benguet.

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ABSTRACT

The study intended to know the socio-demographic profile of the prospective members of BBCCC, to find out the topics that are discussed during the PMES and to find if the meaning of cooperative and the policies and benefits of being a member of BBCCC are comprehensively understood by the prospective members during the PMES.

There were eighty two prospective members who served as respondents of the study. It was found that majority of t respondents were female with the age bracket of twenty seven to thirty five years old, mostly married with an average of four to six household members. Almost all of them were college graduates and were employed either in the government or private institutions.

There were four topics discussed during the PMES. These were briefly explained by the Board of Directors and the members of the Education Committee of BBCCC.

The result showed that most of the prospective members were already knowledgeable on the topics discussed during the PMES as indicated by the number of respondents who got the correct answers in the pre-PMES assessment test. There was a slight increase in the number of respondents who got the correct answers in the

assessment test after the PMES. The statistical test done showed no significant difference in the number of respondents who answered the correctly answered the pre-assessment test and the post-assessment test.



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INTRODUCTION

Rationale of the Study

Baguio-Benguet Community Credit Cooperative (BBCCC) is basically a Democratic and members owned financial enterprise. It renders services such as savings, grants loans, builds capabilities, provides consumers education, open revenue opportunities, spread risk and maximize the purchasing power of member's loan through collective tactics and bulk buying of goods and services. Then at the end of the year if there is a net surplus, BBCCC distributes net savings to members as dividends and patronage refund.

Before an individual become a member of the cooperative, he/she is required to attend the Pre-Membership Educational Seminar (PMES). In this seminar the individual is oriented on the principles, practices and philosophies of the cooperative.

As of May 31, 2008, BBCCC's Net surplus was P18, 873,381.58 while their total assets was P935, 751,869.95. Other financial figures reported by their accountant were as follows: Share Capital, P631,832,839.18; Savings Deposit of member, P 76,368,296.92; Time Deposits of members, P 51,722,744.49.

There are now 19,497 active numbers of BBCCC 15,965(4,626 males and 11,339 females) are regular members.

The cooperative has been conducting monthly Pre-membership Educational seminar (PMES) since January to incoming members. Base on the report of the members of the Education Committee and from the report of Dr. Valdez to the board, there has been an average of 64 members being approved every month since February 2008. From the WEYCOM chairman, Director Belle Ronquillo's report, there has been a monthly



average of 25 associate members approved by the board since the first quarter. She stated that “Indeed, with all our difficulties and changes, our cooperative is constantly growing!”

The main reason why people join a cooperative is for them to finance their needs such as education, medical and other important needs but some use loan to finance their business establishments. Since the cooperative is a form of business organization then its clients, the members should be properly educated the cooperative way so that they would become responsible members.

The education for cooperative members has no end, but it has a beginning. Before people join in a cooperative, they must be properly oriented with its policies so that they would know their duties, rights and responsibilities. To find out if potential members attend the PMES in order to improve their knowledge on cooperative before joining is very important information to the education committee. Thus, this study was conducted.

Statement of the Problem

A pre and post assessment of the PMS conducted by the cooperative to incoming members would show if the individual’s knowledge about cooperative had improved. Thus the study tried to find answers to the following questions:

1. What are the socio demographic profiles of the prospective members of BBCCC?
2. What are the topics discussed during the PMES of BBCCC?
3. Are the prospective members enlightened comprehensively during the PMES on the meaning of cooperative, the policies of BBCCC and the benefits they get from its services?



Objectives of the Study

The objectives of the study were the following:

1. To find out the demographic profiles of the prospective members of BBCCC.
2. To find out the topics that are discussed during the PMES.
3. To find out if the meaning of cooperative, the policies of BBCCC is enlightened comprehensively to the prospective members during the PMES.

Importance of the Study

The result of this study could help the education committee in introducing innovations on their training and other educational practices needed for a successful operation. It would also serve as reference to other researchers who have an interest to conduct a similar study.

Scope and Delimitation of the Study

Due to time and budget constraints the assessment was only done twice. The first was conducted to the participants for December, 2008 and the second was to the participants for January 2009. Only one hundred prospective member were taken as respondents.



REVIEW OF LITERATURE

Importance of Recruitment and Expansion of Membership

Recruitment is the selection process one must go through in order to be selected as a probationary member of a cooperative. Continuous recruitment and expansion of membership are necessary for the growth of a cooperative. This enables the cooperative to increase its capital through the share capital contribution and savings of members as well as expand the number of families who would share in the benefits from the cooperative.

Importance of Education and Training

The importance of education and training of members is for their enlightenment in order that they will support and be responsible in their duties and responsibilities. Agustin (2000) as cited by Atin-an (2003) mentioned that non-attendance to training is one reason why members are not active and not patronizing the services of the cooperative. This is because when they do not attend seminars and training they would be ignorant of their duties and responsibilities in the cooperative as well as their right and privileges and the benefits they could get by being an active patron.

While training remains only as one of the numerous alternative approaches towards human development, it remains the most utilized instrument for the development of adults, professionals and Para-professionals alike. Pimentel and Franco (1991) also outlined the benefits of training as follows:

- a) For the individual. Training helps in making better decisions and effective problem solving and aids in encouraging and achieving self-development, self-



confidence and internalizes the motivational variables of recognition, achievement, growth and trade.

- b) For the organization. Training leads to improve delivery of services to its clientele or beneficiaries or improve profitability which in turn leads to improve morale, better corporate image, and better relation with institution publics.
- c) For the external groups and environment. Training improve all communication, all around providing needed feed forward of information and feedback of reactions and criticism.

Fajardo (1999) Stated that the personality and character of man, however can be developed and improve through his exposure to a more favorable environment, such as the schools, churches, associations and institutions. There are many people who have not even acquired high school education. But there are other media of learning which are appropriate for them, like adult education, seminars and trainings to improve their attitudes ,values and skills.

In relation to cooperative education Moshiv (1986) stressed the importance of cooperative member education which is in accordance with the cooperative principles. She said that education of cooperative members form part of adult learning. This ensures members participation, increase loyalty and enhance cooperative development.

Garcia (2004) stated that continuous cooperative education is the lifeblood of the cooperative. The most important element in the cooperative are the persons composing it, namely the members, who necessarily have to be prepared with the cooperative life. The persona of members has to be prepared on two fronts: the mind and the will. The mind has to be trained to apprehend and know the truth as well as acquire technical and skills



knowledge. The will has to be formed so that it's free choices will always be for values, virtues, and prudent acts, shunning away from evil choices. It cannot be denied that cooperatives that are successful and have survived through time are ethical and moral entities. Without education, the members will not know the rationale of principles on which cooperative operates.

According to Onagan (1977), the cooperative spirit is cultivated only by membership enlightenment on the nature, aims and the principles of cooperation, enlightenment which is produce by membership education and training is the true basis of democracy. Members must posses a full understanding of their business to participate intelligently in the affairs of their cooperative enterprises. Members must realize that their full patronage to the business of their cooperatives redounds to their exclusive benefits and welfare

Definitions of Education and Training:

Dennis (1997) pointed out in his research the following problems encountered by cooperatives as perceived by officers and members: lack of proper and continuing education for members in the aspects of how a cooperative really operates and the benefits gained is the prominent problem in cooperatives.

The Right Education Refers to People Development.

The key concept of education is total development of people. It is not enough that engineers, Doctors, Economist, etc. are produced, more importantly their skills, attitudes and values should be favorable to the development of our society and economy. We need good and responsible citizens who are socially-oriented. We need people whose interests



go beyond their personal interest. These are the people who think of and work for the welfare of their country and fellowmen.

Kinds of Membership

A cooperative may have 2 kinds of membership, to wit: (1) regular members and (2) Associate members. A regular member is one who is entitled to all the rights and privileges of membership. An associate member is one who has no right to vote nor to be voted upon and shall be entitled only to such rights and privileges as the by laws may provide.

The Normal Bond of Membership

1. Residential- the members are employees of certain with in the coop's area of operation.
2. Institutional- the members are employees of a certain company, public or private.
3. Associational- the members belong to a certain association, organization, religious or civil groups whether formal or informal.
4. Occupational/Professional- the members belong to a certain profession or occupation.

Topics Discuss on PMES

Based on the programs for PMES, the topics discussed were; the rights and privileges and responsibilities of members, savings formation of cooperative members, programs and services of the cooperative principles, practices and philosophy of



cooperative, history of cooperative, benefits accruing to members and lastly the situational analysis (economic situation of members)

These topics was not only specific to BBCCC but are rather common subjects cooperatives give to their members to let them realize the important role that the cooperative play in the development of the society. The cooperative not only teach members their economic well being but also teach them important social values, especially cooperation among members or the “bayanihan” spirit.

Application for Membership

According to the policies of BBCCC, a prospective member shall fill up an application form which will be submitted to the board of directors for approval. An applicant is deemed to be a member after the approval if his membership by the board. After payment of the membership fee and an amount equal to the value of at least one share capital,

- the new member acquired interest in the cooperative.
- he/she shall exercise the rights and privileges of a member of the cooperative.

The by-laws generally require a new member payment for one share capital in order for him to be able to enjoy the rights and privileges of membership.

Duties of the Education and Membership Committee

Under the direction of the board, the education and membership committee (edcom) has these important duties:

- a. Attracting new members (the coop only serves people only if they are members)



- b. Encouraging savings (savings is hard work; so, people need prodding)
- c. Offering loan service (the servings is better and cost less than other lending agencies' debt charges, service fees, fines and surcharges).



METHODOLOGY

Locale and Time of the Study

The research was conducted in Baguio- Benguet Community credit Cooperative (BBCCC) office at the cooperative street, corner Assumption road, Baguio City. The Pre- post questionnaires were floated twice , first was on December 7, 2008 and the second on January 11, 2009. Since the BBCCC only conducts PMES once a month or twice depending on the numbers of the applicants for membership. The PMES begins at eight o'clock in the morning until 5:30 in the afternoon.

Respondents of the Study

The respondents of the study were the prospective members who attended the PMSE conducted on December 7, 2008 and January 11, 2009. There were 40 respondents during the December PMES and 42 during the January PMES or a total of 82 respondents.

Research Instrument

The researcher use survey questionnaire for the socio- demographic profile of the prospective members, attached to it was the Pre- Post test. The test were divided into three parts. First was about the cooperative. Number one is the essay part where the respondents are to explain on what they know on what is a cooperative. Questions two to fifteen are multiple choices where they are to choose on the kinds of cooperative and of membership. Second part is on the policies and benefits of BBCCC, also multiple choice. And, third is true or false, also on the policies and benefits of BBCCC. The interview part was given to the education committee of BBCCC.



Data Gathered

Data gathered were the socio demographic profile of the prospective members , the topics that were discussed during the PMES of BBCCC and the degree of understanding of the prospective members on the cooperative and policies and benefits they could get as members of BBCCC.

Data Analysis

In this study, the descriptive method of investigation was used in the presentation, analysis and interpretation of data, both descriptive and inferential statistics were utilized. Descriptive statistics comprises the methods concerned with collecting, presenting and describing a set of data so as to yield meaningful information. The pre-post test contains thirty five number of items and the passing score is sixteen to thirty five while the failing is fifteen zero.



RESULTS AND DISCUSSION

Socio Demographic Profile of Respondents

Table 1 shows the general profile of the respondents who had attended the pre membership seminar.

Age. The age bracket of the respondents ranged from 18-72 years old. The finding shows that 27 or 33% of the respondents belonged to the age bracket of 29 to 35 years old. There were 21 or 25% who belonged to the 36-44 age bracket, 18 or 32% to the 18-26 age bracket, 10 or 13% to 45-53 age bracket, 4 or 9% to the 54-62 age bracket and the least which was 2 or 2% to 64-72 age bracket. A requirement for membership to BBCCC is that an applicant must be of legal age. The finding shows that all the respondents were of legal age and that they met the age requirement of the cooperative.

Gender. Result shows that out of 82 prospective members who had attended the seminar, there were 64 or about 78% female and 18 or 22% male. Therefore, there are more females than males who attended the seminar. And as stated in the requirements for membership, applicants should be head of the family or the breadwinner. The result implies that most of such are females. In our new society today, women now can be or also considered as head of the family unlike the old mentality that only men were the supposed to be the head of the family

Civil status. Out of 82 respondents, 50 or 61% of them are married, 24 or 29% are single, 3 or 4% are widowed and 5 or 6% of them have not responded. The result shows that majority of the respondents were married which may also imply that most of the those joining the cooperative are married people since they are likely to be the ones who need financial help.



Number of household. Twenty three or 28% of the respondent had 4-6 number of households, 15 or 18% had 1-3 household members, and 4 or 5% had 7-9 members. Forty or 48% did not respond. Although the number of household members is not a requirement in joining the cooperative, the finding shows that majority of the respondents have large household members.

Educational attainment. Majority of the respondents (56%) were college graduates. Then in descending order secondary level or graduate were 13 or 16%, post graduate were 7 or 9%, vocational graduate were 5 or 6%, and elementary graduate was 1 or 1%. Ten or 12% have not responded. The finding showed that majority of the respondents acquired a higher level of education. However, educational attainment of the applicants was not relevant since it is not a qualification for membership. Although they reached the higher level of education they still need to be educated on the cooperative principles and practices. Continuous education is needed so that they can be more familiar with how the cooperative operates and also be wiser in decision making especially in the event of a general assembly.

Source of Income. Majority of the respondents were private employees which is 42 or 51%. Then in descending order, 21 or 26% were into or have their own business, 9 or 10% were government employees, and 2 or 2% were into farming. Eight or 10% of them had not responded.

This finding shows that the prospective members have visible source of income which is a requirement for membership into the cooperative.



Table 1. Socio demographic profile of the prospective members of BBCCC

PARTICULAR	FREQUENCY (F)	PERCENTAGE (%)
Age Bracket		
18-26	18	22
27-35	27	33
36-44	21	26
45-53	10	12
54-62	4	5
63-72	2	2
TOTAL	82	100
Gender		
Male	18	22
Female	64	78
TOTAL	82	100
Civil Status		
Single	24	27
Married	50	61
Widowed	3	5
No response	5	7
TOTAL	82	100
Number of Households		
1-3	15	18
4-6	23	28
7-9	4	5
No response	40	49
TOTAL	82	100



Table 1. Continued ...

PARTICULAR	FREQUENCY (F)	PERCENTAGE (%)
Educational Attainment		
Elementary	1	1
Secondary	13	16
Vocational	5	6
College	46	56
Post-graduate	7	9
No response	10	12
TOTAL	82	100
Source of Income		
Farming	2	2
Small business	21	26
Employment (Gov't.)	9	11
Employment (Private)	42	51
No response	8	10
TOTAL	82	100

Number of Respondents who Passed the Pre and Post Test for Part I

The respondents were asked to answer the same questions before and after the seminar. The first part of the test concerns the definition of cooperative, the types of cooperative, and the kinds of members of a cooperative. This consisted of fifteen (15) questions. The second part concerns the specific policies of BBCCC. There were twenty (20) questions asked. All these topics were discussed during the PMES.



A summary of the result for part one questions is presented in Table 1 and Figure 1. The detailed results was presented in Appendix Table 1. The result shows that 49% of the respondents knew the definition of a cooperative before they attended the PMES. The number increased to 57% after the PMES. However, the result does not necessarily show that more came to know the definition during the seminar. This was because there were 51% who did not answer the question in the pre test but the number of those who did not answer decreased in the post test. Not answering the question does not necessarily mean that one does not know the answer. Maybe they were rushing and had no time to answer the question specially so that they had to write the definition.

Questions number 2 through 15 were multiple choice questions thus majority answered the questions. Question number 1 pertains to what type of cooperative promotes thrift and savings among its members. In the pre test 80% got it right but in the post test 79% correctly answered. There was a decrease by one respondent but again there was an increase in the number of no response. The same was true for questions 5, and 13. There were slight decrease in the number of respondents that got the correct answer. For questions 3, 8, 9 and 10 there were higher decreases in the number of respondents who got the correct answer after the seminar. It was also observed that there was an increase in the number of respondents that got the wrong answers. For questions number 4,7,11, and 15, there were increases in the number of respondents that got the correct answer. There was no change in the number of respondents who got the correct answers for questions 6, 12, and 14.



Table 2. Number of respondents who passed the pre and post test for part one questions.

QUESTIONS	PRE TEST		POST TEST	
	F	%	F	%
1. What is a cooperative	40	49	47	57
2. Cooperative that promotes thrift and savings among its members.	66	80	65	79
3. Its primary purpose is to procure and distribute commodities to members and non-members	51	62	40	49
4. Undertakes joint production whether agricultural or industrial.	50	61	51	62
5. Engage in the supply of production inputs to members and markets their product.	60	73	56	68
6. Engage in medical and dental care, hospitalization, transportation, insurance, housing, labor, electric light and power, communication and other services.	60	73	60	73
7. Combines two or more of the business activities of the different types of cooperatives.	53	65	65	79
8. The members of which are natural persons of legal age.	54	66	48	58.8
9. The members of which are primary cooperatives	49	60	46	56
10. The members of which are secondary coops.	27	33	30	36
11. Is entitled to all the rights and privileges of membership as stated in the coop code and cooperative by-laws	50	61	63	77
12. The members people within the coop's area of operation.	46	56	46	56
13. The members are employees of a certain agency or company where the cooperative operates.	42	51	41	50
14. The members belong to a certain association, organization, religious or civic groups whether formal or informal	44	54	44	54
15. The members belong to a certain profession or occupation	57	70	60	73



Figure 1 also shows that 57% of the total respondents were able to answer the questions in part one during the pre-test while Figure 2 shows that there was a slight increase in the number of passers (60%) after the seminar. The statistical test presented in Table 3 show also that there was no significant difference in the number of passers in the pre-test and the post-test. However, the result may not necessarily mean that the pre-membership education seminar conducted did not contribute any knowledge to the respondents. There were other factors that affected the data collection. During the pre-test, some respondents were in a hurry answering the questions because they were late for the seminar. Also during the post-test, some respondents were in a hurry to go home because it was already late afternoon.

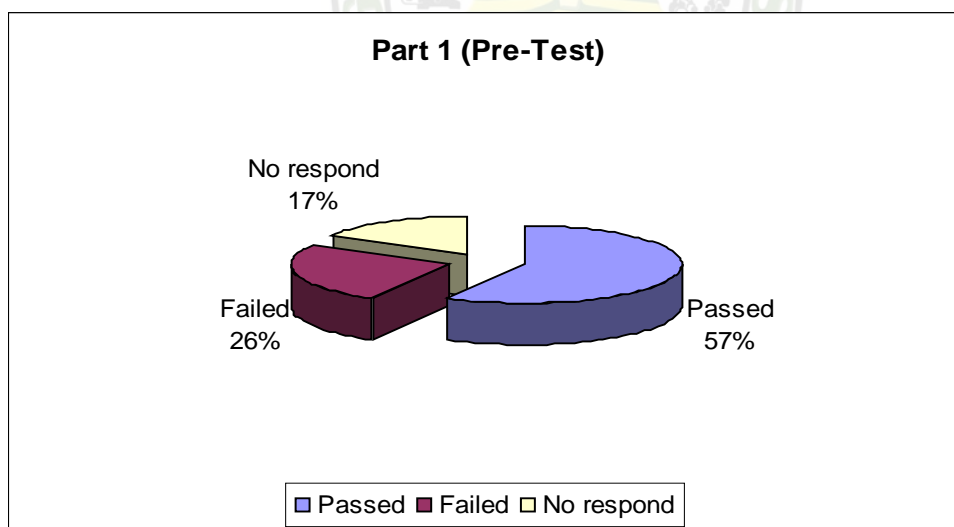


Figure 1. Distribution of respondents based on the result of the pre-test for part I



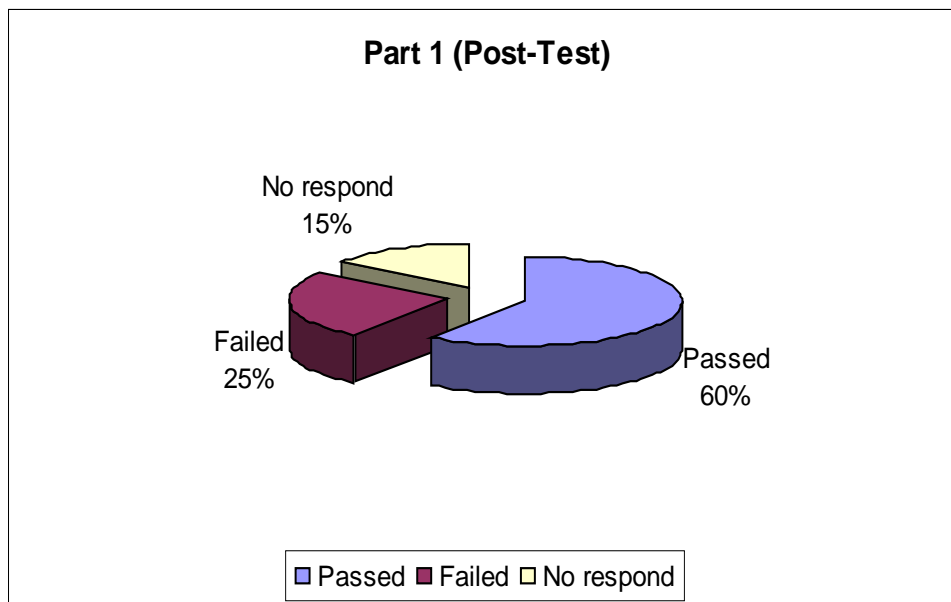


Figure 2. Distribution of respondent based on the result of the post-test for part I

Table 3. Statistical analysis of the pre and post-test for part one using T-test

PARTICULAR	PRE-TEST	POST-TEST
Mean	47.8	49.4
Sum of squares	2292.4	2203.6
Observations	15.0	15.0
Df		28.0
T calculated		0.345793224
T tabular ($\alpha = 0.05$, $df = 28$)		2.048407115 ^{ns}



Number of Respondents who Passed the Pre and Post Test for Part II

Part two of the test questions consisted of the policies of BBCCC. The first ten (10) questions were multiple choice and the other ten questions were true or false. These policies were discussed during the seminar. The results of the test is summarized in Table 4. The first question pertains to the minimum share capital that a member should subscribe. During the pre-test 67% of the respondents got the correct answer and during the post- test 75% got it right. There was a very small increase in the number of passer. The second question was the time one can avail of loan of up to thrice his/her share capital. Fifty seven percent had the correct answer during the pre-test and 58% during the post-test. The third question was on the maximum share holding of one member in the cooperative. In the pre-test, 36% answered correctly but in the post-test only 6% got it right. However, most of the respondents did not answer this question in the post-test. It may mean they did not understand or it was not discussed very well during the seminar. The fourth question was on the type of loan given by the cooperative for immediate financial need. There was an increase in the number of passers from 63% in the pre-test to 78% in the post-test. The fifth question pertains to the rate of surcharge for delinquent loan. Forty one percent got it correct in the pre-test but only 40% got it correct in the post-test. Since there were very few who did not answer this question during the post-test, it may mean that this topic was not emphasized during the seminar. The sixth question was on the number of co-makers required for a loan. Where 65.5% passed the pre-test and 83% passed in the post-test. This may mean that many were interest on loan so they were interested about loan requirements. The same was true for the question regarding the grocery purchase. Thirty seven percent got the correct answer in the pre-test and the



number of passers increased to 55% in the post-test. For the amount of death aid, the same number of respondents got it correct in the pre-test and the post-test (70%). This shows that majority of the prospective members were aware of the mortuary fund of the cooperative. For the question on the period of time that a loan is processed until released, 66% and 65% answered correctly in the pre-test and post-test, respectively. The question regarding the special contingency loan was not known by majority of the respondents. There were 32% that answered it correctly in the pre-test and only 18% answered correctly in the post-test. It maybe that some of those who had a correct answer in the pre-test did not give an answer in the post-test. For the true or false questions, majority of the respondents got the correct answers in the post-test. Even in the pre-test, most of the respondents got the correct answers in the different questions. This implies that before the seminar, many of them were familiar about the operation of BBCCC including the different services that it offers to the members. This is also presented in Figure 2.

Table 4. Number of respondents who passed the pre and post test for part two questions

QUESTIONS	PRE -TEST		POST -TEST	
	F	%	F	%
A. Cooperative policies				
1. Every member subscribes to _____ shares at Php. 100.00 share for a total of Php 5,000.00	55	67	62	75
2. Period when in you can avail of up to thrice (3x) of your share capital/fixed deposits	47	57	48	58
3. No member shall own or hold more than _____ percent of the total paid up share capital of the cooperative.	30	36	5	6
4. Loan for small and immediate financial need.	52	63	64	78



Table 4. Continued ...

QUESTIONS	PRE -TEST		POST -TEST	
	F	%	F	%
5. If the loan is not paid at maturity date, the rule or penalty continues to be applied and an additional _____% per month on the remaining balance shall be collected until fully paid.	34	41	33	40
6. As a general rule, _____ 10-makers with at least Php 5,000.00 are required for every loan of the principal debtor.	54	65.5	68	83
7. Grocery purchase service is without interest and is payable within one month.	30	37	45	55
8. The amount of death aid for legal spouse is	57	70	57	70
9. A period of _____ month is given for the claiming of loan proceeds from the time of final approval of the loan.	54	66	53	65
10. Special contingency loan (SCL)	26	32	15	18
B. TRUE OR FALSE				
1. Membership is open to any natural person who is a citizen of the Philippines of legal age with capacity to contract or is head of the family.	56	58	64	78
2. An applicant who is a member of any other cooperative with credit (loans and savings) as its primary purpose can have approval of members.	31	38	38	46.5
3. Non-payment of loan for three consecutive months or six consecutive semi-monthly payments is still considered member in bad standing (MBS)	50	61	62	66
4. Members who withdraw are given to privilege or re-entry. They may re-apply in writing justifying their reasons for readmission.	55	67	54	66
5. Returning member may not be more than fifty (50) years old on his/her re-entry.	39	48	50	61



Table 4. Continued ...

QUESTIONS	PRE -TEST		POST -TEST	
	F	%	F	%
6. All BBCCC members should participate in the parliamentary affairs of the cooperative like actively participating in the General Assembly (GA) deliberation and in other projects or activities organized by the cooperative.	54	66	64	78
7. For the petty cash loans, the maximum amount is Php 1,000.00 for old members while it is Php. 800.00 for new members	39	48	42	51
8. Two or more special service loans may be granted as long as the amounts of these loans are within the borrower's capacity to pay.	53	65	60	73
9. Lying or misrepresenting the purpose of the loan such that the amount was use for a purpose other than for which it was granted makes the loan due and demandable.	41	50	55	67
10. The passbook is required for all money transactions with the cooperative.	55	67	61	74

Figures 3 and 4 present the distribution of the respondents based on the total scores for Test II covering the policies of BBCCC. In the pre-test 47% had passing scores and 27% had failing scores while 26% did not answer the questions. This finding shows that most of the prospective members already knew the policies of BBCCC. They only attended the seminar because it is a requirement for membership. In the post-test, there was an increase in the number of respondents who got passing scores to 59%. The number of respondents who had failing scores were 23%. Eighteen percent did not answer the questions. The result shows that there was an increase in the number of respondents who knew the policies of the cooperative they wanted to become members. The number of respondents who got passing scores in the pre-test and the number of



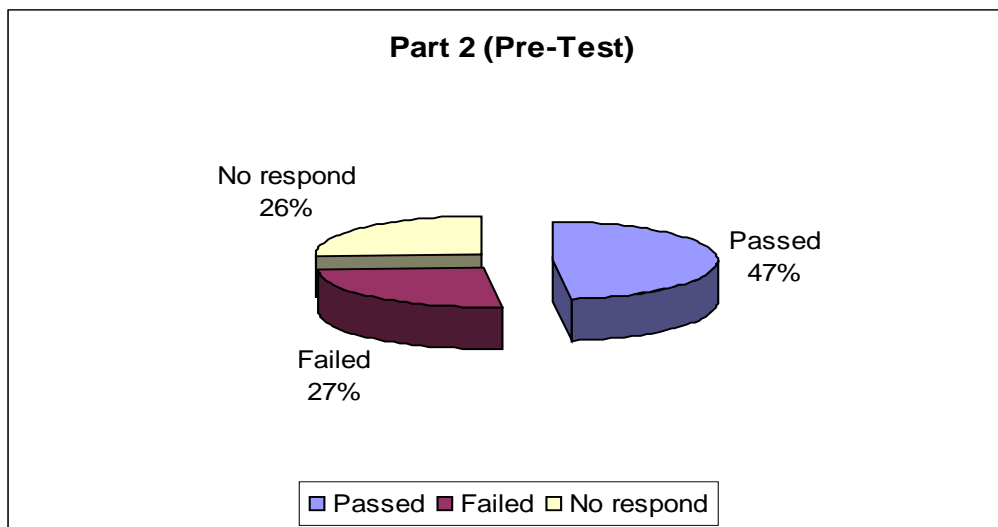


Figure 3. Distribution of respondent based on the result of the pre-test for part II

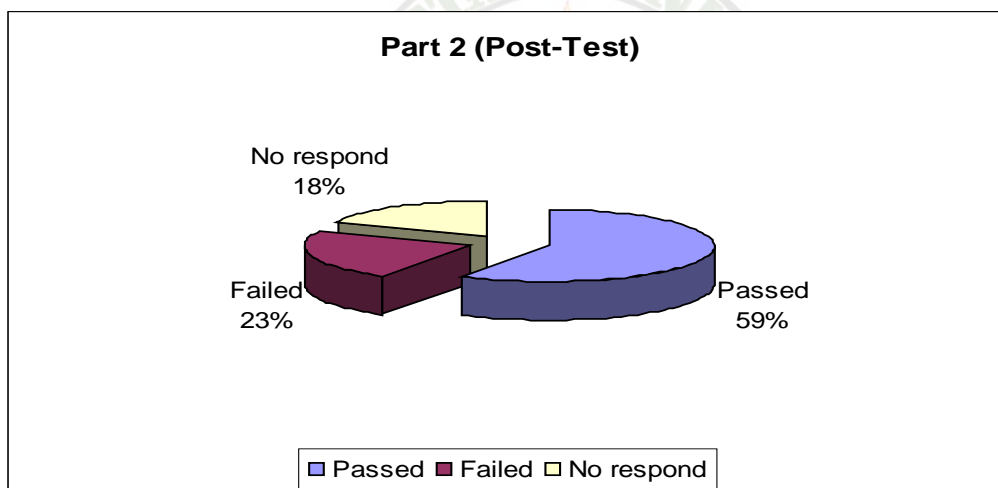


Figure 4. Distribution of respondent based on the result of the post-test for part II

respondents who got passing scores in the post-test were subjected to statistical analysis using T-test. The statistical test revealed that there was no significant difference between the number of passers in the pre-test and post test (Table 5).



Table 5. Statistical analysis of the pre and post-test for part II using T-test

PARTICULAR	PRE-TEST	POST-TEST
Mean	42.9	51.05
Sum of squares	4057.8	3652.95
Observations	20.0	20
Df		38.0
T calculated		-1.80926
T tabular ($\alpha = 0.05$, $df = 28$)		2.024394147 ^{ns}

Number of Respondents who Passed the Pre and Post Test

The passing scores considered in the counting of passers was from 15 points, which was 50% of the total score to 30 points, the perfect score. Figure 5 presents that 79% of the respondents who were given the test questions to answer passed during the pre-test. This shows that majority of those who attended the pre-membership seminar were already knowledgeable about a cooperative, the principles, practices and philosophy of a cooperative as well as the policies and practices of BBCCC. The number of respondents who got a passing score during the post-test increased to 87%. This shows that there were more respondents who got a passing score after the seminar. This could imply that some of the respondents may have acquired the knowledge during the seminar. The finding also shows that majority of the respondents attended the seminar not to learn about cooperative but rather they attended because they cannot become members with attending the pre-membership education seminar as indicated by the number of respondents who answered the assessment questions before the seminar.



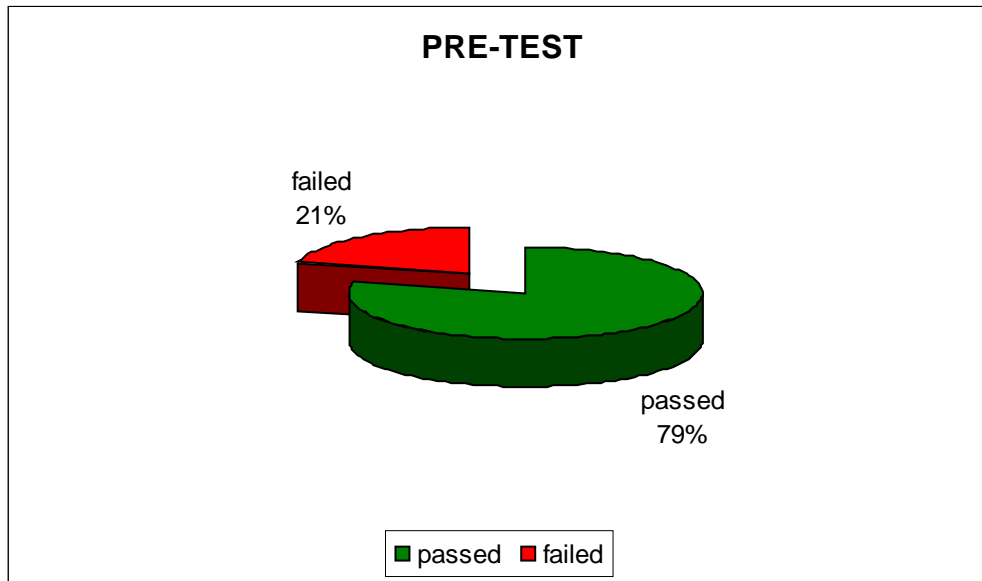


Figure 5. Distribution of respondents based on the overall result of the pre-test

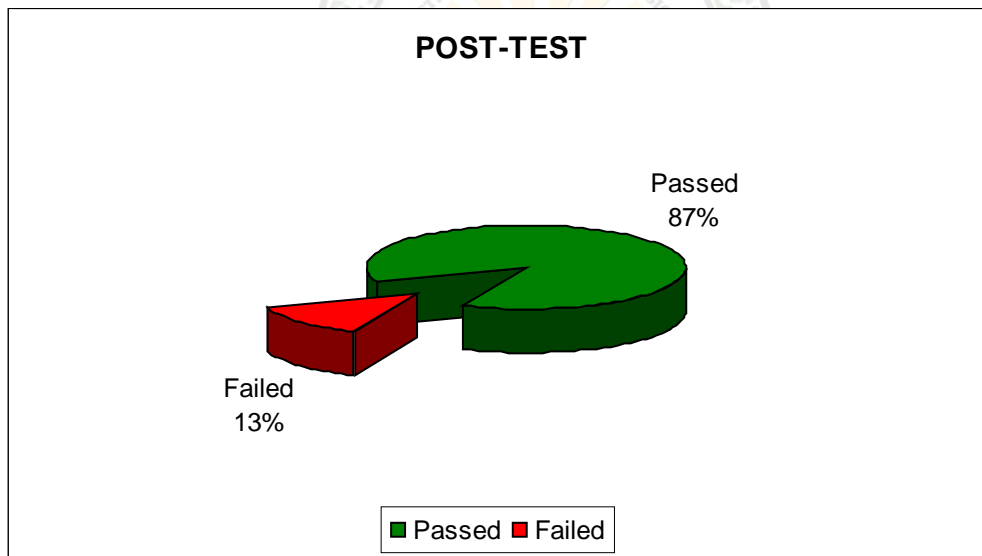


Figure 6. Distribution of respondents based on the overall result of the post-test



SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

The purpose of the study is to conduct a (Pre-Post) assessment of the pre-membership educational membership seminar of Baguio-Benguet Community Credit Cooperative.

The research was conducted at Cooperative Street, Assumption Road where the BBCCC is located. The floating of questionnaire was done during the PMES, before and after the seminar. Hence the interview had been done during the time when the educational committee was on duty. Total numbers of the respondents were 82 prospective members who attended the pre-membership education seminar last December 7, 2008 and January, 2009. The assessment was administered before the respondents attended the seminar and after they attended

It was found that the majority of the respondents were at their middle adult age and majority were married and have four to six household members, most of them were college graduate and were employed in private or government institutions.

The result of the Pre-Post assessment test on cooperative and policies of BBCCC showed that there were no significant difference between the number of respondents who got a passing score during the pre assessment test and the number of respondents who got a passing score in the post assessment test. This is because during the PMES, the facilitators and the speakers only emphasized on the general principles and not on the specific policies and practices of the cooperative under study. Besides, the one day seminar may not be enough to discuss all the topics covered in the assessment test.



Conclusions

Based on the findings of the study the following conclusions were drawn:

1. Majority of the respondents were at their middle adult age thus, the age requirement for membership in the cooperative was met.
2. Majority of the respondents were college graduate and were employed either in the private sector or in the government, thus the requirement that a members must has have a visible source of income was satisfied.
3. Majority of the respondents knew about a cooperative, types of cooperative, the types of member of a cooperative, the principles of cooperative and even some specific policies of BBCCC thus they passed the pre assessment test.
4. Some of the prospective members most likely attended the PMES only for requirement purposes and not really to know about the cooperative. This was shown by the number of respondents who did not pass the post assessment test.

Recommendations

1. The facilitators should discuss first on what is the importance of PMES and why it is part of the requirement for membership so that prospective members would be inspired to pay attention to the different topics discussed. Since many were not able to get a correct answer to some questions regarding the specific policies and practices of the cooperative, maybe this should be emphasized during the seminar.
2. Since this study did not use the same respondents for both the pre and post assessment, another study following the same methodology could be done and the pre and post assessment should make use of the same respondents inorder to come up with a better assessment as to whether the individual understood something from the seminar or



not. This may not be limited to PMES but to other seminars conducted by the cooperative. The respondents should be given ample time to answer the questions so that they would not rush.



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APPENDIX A

Communication Letter

BENGUET STATE UNIVERSITY
DEPARTMENT OF AGRIBUSINESS AND AGRICULTURAL ECONOMICS
LA TRINIDAD, BENGUET

The Manager
Baguio-Benguet Community Credit Cooperative
#56 Cooperative Street, Corner Assumption Road
Baguio City

Maam:

Greetings!

In connection with my research entitled. (PRE-POST) ASSESMENT OF THE COOPERATIVE AND THE POLICIES AND BENEFITS OF BBCCC IN THE PRE-MEMBERSHIP EDUCATIONAL SEMINAR TO THE PROSPECTIVE MEMBERS OF BBCCC 2008-2009 of Benguet State University. I have the honor to request permission to conduct a study and float my questinnare to your prospective members during the PMES.

Thank you very much for your favorable action regarding this request. It will be highly appreciated.

Sincerely yours,

Ma.Kristina Sophia Evangelista
Researcher

Noted:

Prof. Luke Cuangey
Adviser



APPENDIX B

Survey Questionnaire

I. GENERAL INFORMATION:

Name: _____

Age: _____ Gender: _____ Civil Status: _____

Number of household: _____

Educational attainment:

_____ Elementary

_____ Secondary

_____ Vocational

_____ College

_____ Post-college

_____ Others (Specify)

Occupation: _____

SOURCE OF INCOME:

Farming _____

Non-Farming _____

Small Business _____

Employee

Government _____

Private _____

II. ASSESSMENT TEST

1. What is a cooperative?



-
-
-
- _____ 2. Promotes thrift and savings among its members and creates fund in order to grant loans for productive and provident.
A. Credit cooperative B. Consumers cooperative C. producers cooperative
- _____ 3. The primary purpose is to procure and distribute commodities to members and non-members.
A. Credit cooperative B. Consumers cooperative C. producers cooperative
- _____ 4. Undertakes joint production whether agricultural or industrial.
A. Credit cooperative B. Consumers cooperative C. producers cooperative
- _____ 5. Engage in the supply of production inputs to members and markets their products.
A. Marketing cooperative B. Service cooperative C. Multi-purpose cooperative
- _____ 6. Engage in medical and dental care, hospitalization, transportation, insurance, housing labor, electric light and power, communication and other services.
A. Marketing cooperative B. Service cooperative C. Multi-purpose cooperative
- _____ 7. Combines two (2) or more of the business activities of the different types of Cooperatives.
A. Marketing cooperative B. Service cooperative C. Multi-purpose cooperative
- _____ 8. The members of which are natural persons of legal age.
A. Primary members B. Secondary members C. Tertiary members
- _____ 9. The members of which are primaries.
A. Primary members B. Secondary members C. Tertiary members
- _____ 10. The members of which are secondaries upward to one or more apex Organization.
A. Primary members B. Secondary members C. Tertiary members
- _____ 11. Is entitled to all the rights and privileges of membership as stated in the Cooperative code and coop's bylaws.
A. Regular member B. Associate member C. Primary member
- _____ 12. The members are employees of a certain within the coop's area of operation.
A. Residential member B. Institutional member C. Associational member
- _____ 13. The members are employees of a certain company, public or private.
A. Residential member B. Institutional member C. Associational member
- _____ 14. The members belong to a certain association, organization, religious or civil Groups whether formal or informal.
A. Residential member B. Institutional member C. Associational member
- _____ 15. The members belong to a certain profession or occupation.
A. Residential member B. Institutional member
C. Occupational/Professional members

II. A. COOPERATIVE POLICIES. Circle the letter that corresponds to your answer.



- _____ 1. Every member subscribes to _____ shares at Php 100.00 each share for a total of Php 5,000.00.
A. Fifty (50) B. Thirty (30) C. Twenty (20)
- _____ 2. Period where in you can avail of up to thrice (3x) of one's share capital / Fixed deposits
A. 2nd loan B. 3rd loan C. 4th loan
- _____ 3. No member shall own or hold more than _____ percent of the total paid up share capital of the cooperative.
A. Twenty (20%) B. Ten (10%) C. Thirty (30%)
- _____ 4. Loan For small and immediate financial need.
A. Petty Cash Loan (PCL) B. Regular Loan (RL) C. Special Service Loan (SSL)
- _____ 5. If the loan is not paid at maturity date, the rule on penalty continues to be applied and an additional _____% per month on the remaining balance shall be collected until fully paid.
A. One (1%) B. Two (2%) C. Three (3%)
- _____ 6. As a general rule, _____ co-makers with at least Php 5,000.00 FD are required for every loan application pledging their own fixed deposit/ share capital as security for the loan of the principal debtor.
A. Two (2) co-makers B. Three (3) co-makers C. Four (4) co-makers
- _____ 7. Grocery Purchase Service is without interest and is payable within one month otherwise a penalty of _____% a month is charged for the unpaid amount.
A. Two (2%) B. One (1%) C. Three (3%)
- _____ 8. The amount of death aid for legal spouse is
A. Php 5,000.00 B. Php 2,500.00 C. Php 500.00
- _____ 9. A period of _____ month is given for the claiming of loan proceeds from the time of final approval of the loan.
A. one month B. two months C. Three months
- _____ 10. Special Contingency Loan (SCL)
A. One year B. Six months C. One month

B. TRUE OR FALSE

- _____ 1. Membership is open to any natural person who is a citizen of the Philippines of legal age with capacity to contract or is head of the family.
- _____ 2. An applicant who is a member of any other cooperative with credit (loans and savings) as its primary purpose can have approval of members.
- _____ 3. Non-payment of loan for three consecutive months or six consecutive semi-monthly payments is still considered member in bad standing (MBS).
- _____ 4. Members who withdraw are given to privilege of re-entry. They may reapply in writing justifying their reasons for readmission.
- _____ 5. Returning member may not be more than fifty (50) years old on upon re-entry
- _____ 6. All BBCCC members should participate in the parliamentary affairs of the cooperative like actively participating in the general assembly (GA) deliberations and in other projects or activities organized by the cooperative.



- _____7. For the petty cash loans, the maximum amount is Php 1,000.00 for old members, while it is Php 800.00 for new members.
- _____8. Two (2) or more special service loans may be granted as long as the amounts of these loans are within the borrower's capacity to pay.
- _____9. Lying or misrepresenting the purpose of the loan such that the amount was use for a purpose other than for which it was granted makes the loan due and demandable.
- _____10. The passbook is required for all money transactions with the cooperative.



APPENDIX C

Policies of BBCCC

I. POLICIES ON MEMBERSHIP

Section 1. Qualification for Membership

Section 2. Admission

Section 3. Approval of Membership

Section 4. Types of Membership

Section 5. Termination of Membership

Section 6. Readmission

Section 7. Rights of a Member

Section 8. Duties of a Member

Section 9. Inactive or Dormant Status

Section 10. Members working outside of BBCCC Area of Operation

I. POLICIES ON CAPITAL BUILD-UP

Section 1. Nature of the Capital Build Up (CBU)

Section 2. Other Forms of capital buildup may be undertaken from time to time as a

Board of Directors deem necessary

II. POLICIES ON BBCCC SERVICES

III. POLICIES ON LOANS

Section 1. Types of Loans

Section 2. Who May Avail Of Loans

Section 3. When Loans May Be Avail Of:



Section 4. Loanable Amount

Section 5. Loan Repayment Terms

Section 6. Reloans/ Restructuring of Loans

Section 7. Loan Repayments and Penalties

Section 8. Order of Application of Payments

Section 9. Loan Repayments in Case of Death of a Member\

IV. POLICIES ON LOAN REQUIREMENTS AND PROCEDURES

Section 1. The General Requirements or Criteria for availment of Loans in the
BBCCC

Section 2. Members loan Ability or capability

Section 3. General procedure for Member-Borrower for Processing Loans

Section 4. Petty Cash Loan

Section 5. Regular Loan

V. POLICIES ON CHARGE AND INTEREST

Section 1. Petty Cash Loan (PCL)

Section 2. Regular Loan (RL)

Section 3. Special Service Loan (SSL)

VI. POLICIES ON THE DEATH AID AND SARANAY PROGRAM

Section 1. Types and Affirmation

Section 2. Contribution and Fee

Section 3. Unique Features of BBCCC's Death Aid and Saranay Programs

Section 4. Requirement and Procedure in Claiming the Death Aid and the Saranay

Section 5. The Mortuary or Memorial assistance



VII. CONCOMITANT GENERAL POLICIES

Section 1. Falsehood/ Misrepresentation

Section 2. Review of Approved Loan

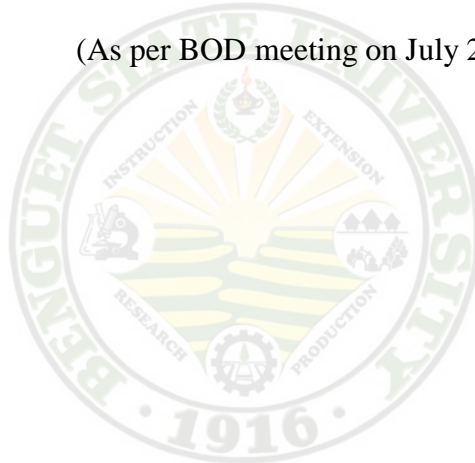
Section 3. Period to Claim Proceeds of Approved Loan

Section 4. Presentation of BBCCC Passbook and ID for Transactions

Section 5. In the event of conflict or problem in the Interpretation of any one of the Foregoing BBCCC policies, the Board of Directors shall have the power to Decide with finality on the matter.

Nota Bene: The effective date of these amended BBCCC policies is August 1, 2006

(As per BOD meeting on July 28, 2006).



APPENDIX D

Appendix Tables

Appendix Table 1. Result of pre and post assessment test administered to the respondents

QUESTIONS	PRE-TEST		POST-TEST	
	F	%	F	%
TEST I: COOPERATIVE				
1. What is a cooperative	40	49	47	57
No respond	42	51	35	43
2. Promotes thrift and savings among its members and create fund in order to grant loans for productive and provident.				
A. Credit cooperatives	66	80	65	79
B. Consumers cooperative	3	4	6	7
C. Producers cooperative	9	5	2	3
No Respond	4	11	9	11
3. The primary purpose is to procure and distribute commodities to members and non-members.				
A. Credit cooperative	10	12	15	18
B. Consumers cooperative	51	62	40	49
C. Producers cooperative	13	16	18	22
No respond	8	10	9	11
4. Undertakes joint production whether agricultural or industrial.				
A. Credit cooperative	9	11	13	16
B. Consumers cooperative	11	13	12	15
C. Producers cooperative	50	61	51	62
No Respond	12	15	6	7
5. Engage in the supply of production inputs to members and markets their product.				
A. Marketing cooperative	60	73	56	68
B. Service cooperative	2	2.5	5	6
C. Multi-purpose cooperative	14	17	8	10
No Respond	6	7.5	13	16
6. Engage in medical and dental care, hospitalization, transportation, insurance, housing, labor, electric light and power, communication and other services.				
A. Marketing cooperative	6	7.5	4	5
B. Service cooperative	60	73	60	73
C. Multi-purpose cooperative	10	12	10	12
No Respond	3	7.5	8	10



Appendix Table 1. Continued ...

QUESTIONS	PRE-TEST		POST-TEST	
	F	%	F	%
7. Combines two (2) or more of the business activities of the different types of cooperatives.				
A. Marketing cooperative	11	13	5	6
B. Service cooperative	5	6	4	5
C. Multi-purpose cooperative	53	65	65	79
No Respond	13	16	8	10
8. The members of which are natural persons of legal age.				
A. Primary members	54	66	48	58.8
B. Secondary members	5	6	6	7
C. Tertiary members	10	12	17	21
No Respond	13	16	11	13.5
9. The members of which are primaries				
A. Primary members	49	60	46	56
B. Secondary members	17	20	24	29
C. Tertiary members	3	4	2	2.5
No Respond	13	16	10	12.5
10. The member of which are secondaries upward to one or more apex organization.				
A. Primary members	2	2	9	11
B. Secondary members	41	50	34	5
C. Tertiary members	27	33	30	36
No Respond	12	15	39	48
11. Is entitled to all the rights and privileges of membership as stated in the cooperative code and coop's by-laws.				
A. Regular member	50	61	63	77
B. Associate member	8	10	4	5
C. Primary member	11	13	17	8
No Respond	13	16	8	10
12. The members are employees of a certain within the coop's area of operation.				
A. Residential member	46	56	46	56
B. Institutional member	14	17	16	20
C. Associational member	12	15	10	12
No Respond	10	12	10	12



Appendix Table 1. Continued ...

QUESTIONS	PRE-TEST		POST-TEST	
	F	%	F	%
13. The members are employees of a certain company, public or private.				
A. Residential member	4	5	11	13
B. Institutional member	42	51	41	50
C. Associational member	24	29	23	28
No Respond	12	15	7	9
14. The members belong to a certain association, organization, religious or civil groups whether formal or informal.				
A. Residential member	11	13	15	18
B. Institutional member	14	17	17	21
C. Associational member	44	54	44	54
No Respond	13	16	6	7
15. The members belong to a certain profession or occupation				
A. Residential member	2	2	5	6
B. Institutional member	3	4	3	4
C. Occupational member/Professional member	57	70	60	73
No Respond	20	24	14	17

Appendix Table 2. Result of part II assessment test administered to the respondents

QUESTIONS	PRE-TEST		POST-TEST	
	F	%	F	%
TEST II				
A. Cooperative policies				
1. Every member subscribes to _____ shares at Php. 100.00 share for a total of Php 5,000.00				
A. Fifty (50)	55	67	62	75
B. Thirty (30)	3	4	4	5
C. Twenty	6	7	4	5
No Respond	18	22	12	15
2. Period where in you can avail of up to thrice (3x) of one's share capital/ fixed deposits				
A. 2 nd loan	17	21	12	15
B. 3 rd loan	10	12	8	10
C. 4 th loan	8	10	14	17
No Respond	47	57	48	58



Appendix Table 2. Continued...

QUESTIONS	PRE-TEST		POST-TEST	
	F	%	F	%
3. No member shall own or hold more than _____ percent of the total paid up share capital of the cooperative.				
A. Twenty (20%)	21	26	34	41
B. Ten (10%)	14	17	8	10
C. Thirty (30%)	30	36	5	6
No Respond	17	21	35	43
4. Loan for small and immediate financial need.				
A. Petty Cash Loan (PCL)	52	63	64	78
B. Regular Loan (RL)	9	11	2	2
C. Special Service Loan (SSL)	5	6	7	9
No Respond	16	20	9	11
5. If the loan is not paid at maturity date, the rule or penalty continues to be applied and an additional _____% per month on the remaining balance shall be collected until fully paid.				
A. One (1%)	34	41	33	40
B. Two (2%)	24	29	26	32
C. Three (3%)	8	10	16	19.5
No Respond	16	20	7	8.5
6. As a general rule, _____ 10-makers with at least Php 5,000.00 are required for every loan of the principal debtor.				
A. Two (2) 10-makers	54	65.5	68	83
B. Three (3) 10-makers	7	8.5	1	1
C. Four (4) 10-makers	4	5	0	0
No Respond	17	21	13	16
7. Grocery purchase service is without interest and is payable within one month.				
A. Two (2%)	30	37	45	55
B. One (1%)	23	28	26	32
C. Three (3%)	10	12	0	0
No Respond	19	23	11	13
8. The amount of death aid for legal spouse is				
A. Php 5,000.00	57	70	57	70
B. Php 2,500.00	6	7	13	16
C. 500.00	1	1	1	1
No Respond	18	22	11	13



Appendix Table 2. Continued...

QUESTIONS	PRE-TEST		POST-TEST	
	F	%	F	%
9. A period of _____ month is given for the claiming of loan proceeds from the time of final approval of the loan.				
A. One month	54	66	53	65
B. Two months	4	5	0	0
C. Three months	5	6	16	19
No Respond	19	23	13	16
10. Special contingency loan (SCL)				
A. One year	20	24	41	50
B. Six months	26	32	15	18
C. One month	17	21	16	20
No Respond	19	23	10	12
B. TRUE OR FALSE				
1. Membership is open to any natural person who is a citizen of the Philippines of legal age with capacity to contract or is head of the family.				
A. True	56	58	64	78
B. False	4	5	4	5
No Respond	22	27	14	17
2. An applicant who is a member of any other cooperative with credit (loans and savings) as its primary purpose can have approval of members.				
A. True	23	28	27	29
B. False	31	38	38	46.5
No Respond	28	34	20	24.5
3. Non-payment of loan for three consecutive months or six consecutive semi-monthly payments is still considered member in bad standing (MBS)				
A. True	50	61	62	66
B. False	10	12	3	11
No Respond	22	27	17	23
4. Members who withdraw are given to privilege or re-entry. They may re-apply in writing justifying their reasons for readmission.				
A. True	55	67	54	66
B. False	5	6	9	11
No Respond	22	27	19	23
5. Returning member may not be more than fifty (50) years old on his/her re-entry.				
A. True	39	48	50	61
B. False	20	24	15	18
No Respond	23	28	17	21



Appendix Table 2. Continued...

QUESTIONS	PRE-TEST		POST-TEST	
	F	%	F	%
6. All BBCCC members should participate in the parliamentary affairs of the cooperative like actively participating in the General Assembly (GA) deliberation and in other projects or activities organized by the cooperative.				
A. True	54	66	64	78
B. False	2	2	1	1
No Respond	26	32	17	21
7. For the petty cash loans, the maximum amount is Php 1,000.00 for old members while it is Php. 800.00 for new members				
A. True	39	48	42	51
B. Members	19	23	2	2.5
No Respond	24	29	38	46.5
8. Two or more special service loans may be granted as long as the amounts of these loans are within the borrower's capacity to pay.				
A. True	53	65	60	73
B. False	6	7	3	4
No Respond	23	28	19	23
9. Lying or misrepresenting the purpose of the loan such that the amount was use for a purpose other than for which it was granted makes the loan due and demandable.				
A. True	41	50	55	67
B. False	15	18	9	11
No Respond	26	32	18	22
10. The passbook is required for all money transactions with the cooperative.				
A. True	55	67	61	74
B. False	4	5	3	4
No Respond	23	28	18	22

