

BIBLIOGRAPHY

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ABSTRACT

This case study was conducted to assess the growth of cooperatives affiliated to the Benguet Provincial Cooperative Union in terms of membership, share capital, net surplus, total assets and total reserves.

Twenty cooperatives were taken from six selected municipalities of Benguet as study units. The types of cooperatives were credit, multipurpose non-agriculture and multipurpose agriculture.

The types of assistance provided by the BPCU were trainings and seminars on the following: cooperative orientation and management, bookkeeping and accounting, parliamentary procedures, and policy and project proposal formulation. These trainings and seminars contributed to the growth of

Through these trainings and seminars members became aware of the objectives of the cooperative and their duties and responsibilities, thus, they became more active and supportive to their respective cooperatives. Also, the BODs were also able to improve the policies of their cooperative. As a result it contributed to the growth of assets, net surplus, total reserves, share capital, savings deposit and number of members as perceived by the

respondents. It also contributed to the increase of patronage of members and decline in the rate of delinquency in all the cooperatives studied. It also improved members' attendance to meetings.



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INTRODUCTION

Rationale of the Study

The common concept of a cooperative is a business entity organized by people who have a common need and common interest to produce, purchase, or sell goods or services for their own benefits. Cooperatives therefore play vital roles in improving the social and economic conditions of the people which can lead to attaining overall economic growth and prosperity in the country. The establishments of cooperatives begin with people who wish to provide themselves with goods and services they need. As such, these cooperatives should grow in size, both in membership and economic resources, so that they will be able to provide the needs of the members.

Based on the list of CDA, there are many cooperatives organized in Benguet but only very few are successful showing very rapid growth and development. It is difficult to conclude that their environment is the main factor that contributed to their success. The growth of cooperatives may also be affected by the geographic location.

One significant factor in the success of a cooperative is good leadership and management. Another factor is the support from outside environment. These supports may be in the form of training, legal help and financial aid. The cooperative code of the Philippines allows the creation secondary and tertiary cooperatives like unions and federations to provide technical and financial assistance to the primary cooperatives.

In the province of Benguet, the Benguet Provincial Cooperative Union (BPCU) was organized to provide the above mentioned function. Since its organization, many of the primary cooperatives especially in the far flung areas of Benguet have been assisted.



Statement of the Problem

Although some cooperatives became stagnant and eventually dissolved, there were still many that have grown into millionaire cooperatives. Many factors accounted for the success. One is assistance from other organizations. Benguet Provincial Cooperative Union (BPCU) is one of the organizations here in Bunguet that provided non-business needs of cooperative members so that their efficiency is maximized.

This study intends to assess the growth of primary cooperative affiliates of BPCU. It seeks to find out the perceptions of the respondents regarding the services of BPCU.

Objectives of the Study

This study aimed to:

1. Determine the growth of primary cooperatives affiliated to BPCU in terms of membership, share capital, total assets, net surplus and total reserves.
2. Find out the types of assistance given by BPCU to primary cooperatives.
3. Find out the perceptions of the respondents regarding the effects of the assistances given by the BPCU.

Importance of the Study

This study was expected to provide information about the growth of primary cooperatives affiliated to BPCU and the different assistance provided by the BPCU. This information would be needed by the Board of Directors of BPCU in formulating policies that are geared towards the development of cooperatives in the province. It would also serve as reference for students studying and making researches about cooperatives.



Scope and Delimitation of the Study

This study limited its scope to the assessment of the assistance provided by BPCU as to their effects on the growth of affiliated primary cooperatives in selected municipalities of Benguet. Data gathered were based on the perceptions of the respondents.



METHODOLOGY

Locale and Time of the Study

This study was conducted in six (6) municipalities of Benguet. There were twenty (20) primary cooperatives considered as study units. They were distributed among the six municipalities. This study was conducted from December, 2005 to February 2006.

Respondents of the Study

The information needed in this study was gathered from the officers of the twenty primary cooperatives of Benguet.

Data Collection

A structured questionnaire was personally floated to the respondents to gather data and information that was needed in this study. Likewise, a copy of the financial report and annual reports submitted to the CDA was also taken to supplement the information gathered through the survey questionnaire.

Data Analysis

The data and information gathered was tabulated, analyzed, and interpreted according to the objectives of the study. Descriptive analysis like mean and percentage distribution were used.



REVIEW OF LITERATURE

Development of Cooperatives

Fajardo and Abella (1999) defined cooperative as an association of persons with common bond of interest, not capital. It begins with people who wish to provide themselves with good services they need.

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

Article 2 of the cooperative Code of the Philippines states that the declared policy of the state is to foster the creation and growth of cooperatives as a practical vehicle for promoting self-reliance and harnessing people's power towards the attainment of economic development and social justice. The state shall encourage the private sector to undertake the actual formation and organization of cooperatives and shall create an atmosphere that is conducive to the growth and development of these cooperatives.

Factors of Success

Fajardo and Abella (1999) mentioned several factors that have been contributing to the success of cooperatives in the past. The following factors were based on a survey of successful cooperatives in the Philippines.

1. Continuous training and education of the officers, members, and employees.



2. Appropriate and adequate organizational structures to cope with the varying and increasing needs problems of the cooperative members and the community.
3. Progressive and people oriented policies on services offered education, management, community development.
4. Presence of effective, honest, and dedicated cooperative and community leaders.
5. Active involvement and participation of the officers and members in the affairs of their cooperatives and their community.
6. Trust and confidence in the cooperative's officers.
7. Dependence on self-help process in achieving their programs and projects.

Cooperative Unions

According to the cooperative code of the Philippines, cooperative unions may have the following purposes:

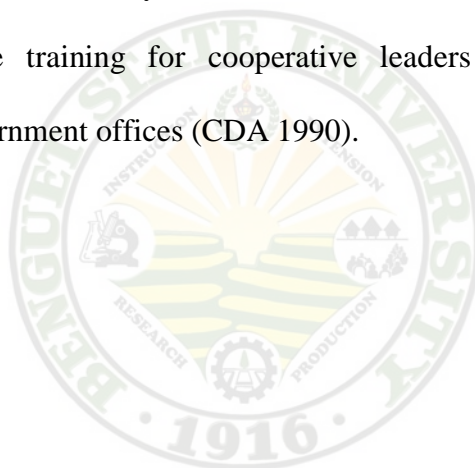
- a. To represent its member organizations;
- b. To acquire, analyze, and disseminate economic, statistical and other information relating to its members and to all types of cooperatives within its area of operation;
- c. To sponsor studies in the economic, legal, financial, social, and other phases of cooperative, and publish the results thereof;
- d. To promote the knowledge of cooperative principles and practices;
- e. To develop the cooperative movement in their respectful jurisdictions;
- f. To advise the appropriate authorities on all questions relating to cooperatives;



g. To raise funds through membership fees, dues, and contributions, donations and subsidies from local and foreign sources whether private or government;

h. To do and perform such other activities as they may be necessary to attain the forgoing activities.

A cooperative union has no business functions either for the union itself or to the cooperative members. A cooperative union is normally organized among higher level cooperatives, that is, among tertiary or apex organizations. Its main purpose is to address the non-business needs of the cooperative members so that their efficiency is maximized. Some activities that the unions may undertake to maximize the efficiency of member cooperative include the training for cooperative leaders or representing member cooperatives before government offices (CDA 1990).



RESULTS AND DISCUSSION

Profile of the Primary Cooperatives Studied

Date of registration. Table 1 shows the date of registration of these cooperatives. Nine (45%) were registered between 1993 and 1995, 6 (30%) were registered between 1990 and 1992, while 5 (25%) were registered after 1995.

Area of operation. The area of operation refers to the scope of the place where members of the cooperative came from. Table 1 presents that majority (90%) were operating in their own barangay. Only 2 (10%) were getting their members from the whole municipality.

Types of cooperative. The different types of cooperative in the study were credit, multipurpose non-agriculture, and multipurpose agriculture. Majority (60%) were multipurpose agricultural cooperatives. Twenty percent each were credit and multipurpose non-agriculture. There were no consumer, service, or marketing type included in the study. This finding implies that majority of the cooperatives affiliated to BPCU were multipurpose agriculture type.

Initial members. Table 2 presents the initial number of members of the cooperatives studied. Most (50%) of the cooperatives started with an initial members of 20 or less. Three cooperatives had an initial member of 21 - 30. Another 3 cooperatives each also started with an initial members of 31 – 40 and 60 and above. There was no cooperative in the study that started with initial members of 41 - 50. Only 1 cooperative started its operation with 51 - 60 initial members. This implies that majority of the cooperatives started with just few members.



Table 1. Profile of the different cooperative studied.

PARTICULARS	FREQUENCY	PERCENTAGE
a. Date registered		
1990 – 1992	6	30
1992 – 1995	9	45
1996 and above	5	25
Total	20	100
b. Area of operation		
Barangay	18	90
Municipality	2	10
Total	20	100
Types of cooperative		
Credit	4	20
MP agriculture	12	60
MP non-agriculture	4	20
Total	20	100

Table 2. Initial number of members of the different cooperatives

PARTICULARS	FREQUENCY	PERCENTAGE
20 and below	10	50
21 – 30	3	15
31 – 40	3	15
41 – 50	–	–
51 – 60	1	5
61 and above	3	15
Total	20	100



Date of Affiliation to BPCU

Table 3 presents the year when the cooperatives affiliated to the Benguet Provincial Cooperative Union (BPCU). Fourteen (70%) cooperatives affiliated between 1990 to 1995, 5 (25%) affiliated from year 1996 to 2000, and only 1 (5%) affiliated between 2001 to 2005. All of the respondents stated that they have joined the BPCU to avail of the assistance like seminars and trainings. The respondents believed that through the assistance of BPCU the performance of their cooperatives would improve.

Table 3. Distribution of cooperatives according to the year of affiliation to BPCU

PARTICULARS	FREQUENCY	PERCENTAGE
1990 – 1995	14	70
1996 – 2000	5	25
2001 - 2005	1	5
TOTAL	20	100

Participation to BPCU Activities

Table 4 shows the participation of the cooperatives to the activities of BPCU. There were 17 (85%) respondents who answered that they had been actively participating in the activities of the union while 3 (15%) said that they did not actively participate. Among the cooperatives who did not participate, 2 of the respondents said that they did not participate due to lack of time while 1 said that they did not participate due to lack of funds to finance their registration.



Table 4. Distribution of respondents according to their participation to BPCU activities

PARTICIPATION	FREQUENCY	PERCENTAGE
a. Have Participate		
Yes	17	85
No	3	15
Total	20	100
Reasons		
Lack of time	2	67
Lack of funds	1	33
Total	3	100

Problems Encountered by the Cooperatives Before Joining BPCU

In Table 5, the problems encountered by the cooperatives as identified by the respondents were presented. The most common problem encountered by the cooperatives was high delinquency rate. All of the respondents mentioned they had problems on delinquent member-borrowers. Fifteen (75%) had problem on the growth of membership, there was a low rate of increase while 5(25%) said that membership growth rate is not a problem in their cooperatives because every year there were new members added. Fourteen (70%) had a problem on the degree of patronage of members because majority of the members were not patronizing their cooperative while 6 (30%) said that this was not a problem in their cooperative because majority of the members were patronizing their cooperatives. Forty (70%) met a problem with poor attendance of members during



meetings while 6 (30%) mentioned that attendance of members during meetings was not a problem to them. Fifteen (75%) had a problem with members not adding to their share capital while 5 (25%) said they did not meet this problem in their cooperatives. Fourteen (70%) respondents stated that they had a problem regarding the savings deposit of members because instead of depositing they were withdrawing their savings deposit from the cooperative. On the other hand, 6 (30%) said that they did not have a problem in the savings deposit of members. This result implies that majority of the cooperatives met various problems before they became members and participated the activities of BPCU.

Table 5. Distribution of cooperatives according to problems encountered

PARTICULARS	PROBLEM		NOT A PROBLEM	
	F	%	F	%
Low membership rate	15	75	5	25
Low degree of patronage	14	70	6	30
High delinquency rate	20	100	–	–
Poor attendance to meetings	14	70	6	30
Low Increase in share capital	15	75	5	25
Savings deposit decreased	14	70	6	30

Perceived Effects of the Assistance from BPCU

Table 6a shows the changes in the situation of the cooperatives after they received assistances from BPCU. Almost all the respondents said that there was an improvement



in the performance of their cooperatives. There were only 2 (10%) who said that there was no change in their cooperatives. However, both said they were not able to attend any activity of BPCU.

Table 6b shows the improvements in the performance of the cooperatives. All of the respondents said that there was growth in their membership and delinquency rate have decreased. Fifteen or (75%) of the respondents said that patronage have increased while 5 (25%) said there was no change in the level of patronage of their members. As to attendance to meetings by the members and officers, 17 (85%) said that the attendance to meetings had improved while 3 (15%) said there was no change. Sixteen or 80% said that paid-up share capital in their cooperatives have increased while 4 (20%) said that there was no change. And 16 (80%) also said that the savings deposit have increased while 4 (20%) said there was no change in the savings deposit in their cooperatives. This finding implies that the participation of the different primary cooperatives to the trainings and seminars sponsored by the union have improved their performance.

Table 6a. Perceptions of the respondents as the contribution of BPCU

PPERCEPTION	FREQUENCY	PERCENTAGE
There was a change in the coop's situation	18	90
There was no change in the coop's situation	2	10
TOTAL	20	100



Table 6 b. Perceived effects of assistance provided by Benguet Provincial Cooperative Union

PARTICULARS	CHANGED		DID NOT CHANGE	
	F	%	F	%
Increase in membership	20	100	–	–
Degree of patronage increased	15	75	5	25
Delinquency rate decreased	20	100	–	–
Attendance to meeting improved	17	85	3	15
Paid-up share capital increased	16	80	4	20
Savings deposit increased	14	70	6	30

Factors that Contributed to the Change

The factors considered by the respondents as reasons for the changes in the situations of the cooperatives were presented in Table 7. The findings show that through the trainings and seminars provided by the BPCU, 19 (95%) said that the members understood the objectives of the cooperative. Thus, they became more active and supportive, 18 (90%) said that more people came to know their cooperative and they became members because they realized the important role of the cooperative in the economy. One hundred percent claimed that members became aware of the importance of paying their loans on time, resulting to decrease in delinquency rate. All of them also claimed that the performance of their cooperatives improved because members became aware of their duties and responsibilities and 16 (80%) said that the Board of Directors were able to device better policies to increase their share capital and savings deposit.



Fourteen (70%) said that their cooperative grew because members understood the importance of saving their money in the cooperative.

Table 7. Distribution of respondents on the reasons of change in the situations

PARTICULAR	FREQUENCY	PERCENTAGE
Understood the objectives of the cooperative.	19	95
Cooperative is made known to the people.	18	90
Members became aware of the importance of paying their loans on time.	20	100
Members became aware of their duties and responsibilities.	20	100
Members understood the importance of saving their money in the cooperative.	14	70
BOD were able to device better policy.	16	80

Status of Operation

The findings shows that 18 (90%) of the cooperatives studied were currently operating while 2 (10%) had stopped their operation. However, there were no cooperatives dissolved or whose registration cancelled by CDA. According to the respondents, their cooperatives stopped their operation due to the following reasons: officers do not attend seminars and trainings, and their knowledge on cooperative management is limited. Their knowledge on cooperative management was limited because of their lack of training.



This finding implies that the closed cooperatives can still be revived if proper assistance will be accorded to them.

Table 8. Current status of the 20 cooperatives

PARTICULARS	FREQUENCY	PERCENTAGE
Operating	18	90
Non-operating	2	10
Cancelled	–	–
Dissolved	–	–
Total	20	100

Growth of the Cooperatives

The growth of the cooperatives was measured in terms of increases in their paid-up share capital, total asset, net surplus, reserves, and number of members.

Paid-up share capital. Table 9 presents the growth of share capital from 2000 to 2004 among the different types of cooperative. In 2001 share capital of the multipurpose-agriculture increased from 3,089,6835 to 3,984,424. Paid-up share capital of the multipurpose non-agricultural type increased from 12,883,584 to 14,510,884 while that of the credit type slightly increased from 12, 577,519 to 12,624,484. In 2002, share capital of multipurpose agricultural type increased to 5,931,700. In the multipurpose non-agricultural type, it increased to 15,791,504 and in the credit type, it increased to 3,428,968. In 2003, share capital of multipurpose agricultural type further increased to



6,719,594 however, for multipurpose non-agriculture type it decreased to 10,283,941. For the credit type, it increased to 4,591,009. In year 2004, share capital of multipurpose agriculture still increased to 7,148,719. There is a slight increase in share capital of multipurpose non-agriculture type from 10,283,941 to 10,358,774. For Credit type it increased again to 5,523,572.

Table 9. Amount of paid-up share capital of the cooperatives by type and by year

TYPE OF COOP.	2000	2001	2002	2003	2004
MPC Agriculture	3,089,683	3,984,424	5,931,700	6,719,595	7,148,719
% increase		28.96	48.87	13.28	6.39
MPC Non-agric.	12,883,584	14,510,884	15,791,504	10,283,941	10,358,774
% increase		12.63	8.83	-34.88	0.73
Credit	2,577,519	2,624,488	3,428,968	4,591,009	5,523,572
% increase		1.82	30.65	33.89	20.31
Average	6,183,595	7,039,932	8,384,057	7,198,181	7,677,022
% increase		13.85	19.09	-14.14	6.65

Growth in Assets

Table 10 presents the trend of growth of assets of the different types of cooperative. The entire cooperative studied exhibited a continuous increase in assets for the past five years. For Multipurpose Cooperative, there is an increase of assets from 29,648, 891 to 35,405,597 in the years 2000 and 2001. It slightly increased to 37,693,434



in the year 2002. It increased again to 43,935,261 in the year 2003, and further increased to 46,137,117 in the year 2004. For multipurpose non-agriculture type, asset increased from 33,756,496 to 34,550,561 from the year 2000 to 2001. In the year 2002, it increased to 37,708,931. It slightly increased to 38,293,292 in year 2003. In year the year 2004 it increased to 41,826,964. The assets of the credit type increased from 4,161,172 to 4,899,360 in the year 2000-2001. In the year 2002, it increased to 5,978,650. in year 2003, there is a great increase from 5,978,650 to 10,333,969, and in year 2004, it further increased to 13,601,186.

Table 10. Amount of total asset of the different types of cooperative by year

TYPE OF COOP.	2000	2001	2002	2003	2004
MPC Agri	29,648,891	35,405,597	37,693,434	43,935,261	46,137,118
MPC Non-agri	33,756,496	34,550,561	37,708,931	38,293,292	41,826,961
Credit	4,161,172	4,899,360	5,978,650	10,333,969	13,601,189

Growth in Net Surplus

Table 11 presents the trend of growth of net surplus. For the multipurpose agriculture type of cooperative, the average net surplus increased from P1.6 million pesos in 2000 to about P1.8 million in 2001 and P2.1 million in 2002 but declined to P1.7 million in 2003. In 2004, it again increased to P2.9 million. For the multipurpose non-agri, net surplus in 2000 was P1.5 million then increased to P1.7 million in 2001. In 2002 it declined to about P1.2 million but had a big jump in 2003 to P6.5 million. In 2004 it again increased and reached P7.7 million. For the credit type, It was observed that there



was a continuous increase from 2000 to 2004. From an average net surplus of only P435,099 in 2000, it increased to P1.4 million at the end of 2004. It was observed that in general there was an increase in the level of net surplus of the cooperatives which indicates a good performance in their operations. Since the net surplus was realized from the members patronage, then it indicates a strong support and patronage by the members of the different cooperatives.

Table 11. Amount of net surplus of the different types of cooperative by year

TYPE OF COOP.	2000	2001	2002	2003	2004
MPC Agri	1,593,613	1,770,671	2,147,990	1,739,704	2,968,161
MPC Non-agri	1,556,770	1,758,055	1,196,119	6,524,140	7,708,627
Credit	435,099	527,749	755,561	1,316,180	1,453,959

Growth in the General Reserve Fund

Table 12 the amount of general reserve fund of the different types of cooperative fro 2000 to 2004. It was can be seen from the table that the multipurpose agriculture cooperative had the highest reserve fund among the three types of cooperative. There had been a continuous increase in the general reserve funds of both the multipurpose agriculture and the multipurpose non-agriculture while for the credit type there was a decrease observed in 2001 and 2002. From a general reserve fund of P705,917 in 2000 in became P122,281 only in 2002. However, it increased to P1,1 million in 2004.



Table 12. Amount of general reserve fund of the different types of cooperative by year

TYPE OF COOP.	2000	2001	2002	2003	2004
MPC Agri	2,314,555	2,704,999	3,307,050	3,152,798	2,400,620
MPC Non-agri	931,665	1,026,424	1,283,937	1,488,932	1,820,034
Credit	705,917	603,733	122,281	847,404	1,122,527

Number of Members

Table 13 presents the number of members in the different types of cooperative for the past five years. For the multipurpose agriculture type, there were 1,332 members in 2000 and increased to 2,702 in 2001 then increased to 2,763 members in 2002. However, in 2003 the number of members decreased to 2,681 and further decrease in 2004 to 2,677. For the multipurpose non-agriculture type, there was a continuous increase in the number of members from 637 to 778 in years 2000 to 2001 and in year 2004 it became 865. For the credit type, the number of members in year 2000 was 445 and slightly increased to 453 in 2001. It decreased to 414 in 2002 then further declined to 339 in 2003. However, it increased to 453 in 2004.

Table 13. Number of members in the different types of cooperative from 2000 to 2004

TYPE OF COOP.	2000	2001	2002	2003	2004
MPC Agri	1,332	2,702	2,763	2,681	2,677
MPC Non-agri	637	688	778	716	865
Credit	445	453	414	389	453



Trainings and Seminars Provided by BPCU
to its Affiliates

The trainings and seminars conducted by the BPCU to the affiliated primary cooperatives are presented in Table 14. Eighteen or 90% of the respondents said that PMES was attended by their members while 10% said otherwise. All of the respondents claimed that training on bookkeeping and accounting and seminar on cooperative orientation were participated in by their members. Fifteen or 75% claimed that Basic Cooperative Education seminar was conducted in their cooperative while 5 (25%) said otherwise. All of the respondents also said that training on policy formulation, project proposal preparation, and seminar on parliamentary procedures was attended by their members.

Table 14. Training and seminars Provided by the BPCU

PARTICULARS	YES		NO	
	F	%	F	%
Pre-membership education seminar	18	90	2	10
Bookkeeping and accounting	20	100	–	–
Cooperative orientation and management	20	100	–	–
Basic cooperative education	15	75	5	25
Policy formulation	20	100	–	–
Project proposal formulation	20	100	–	–
Parliamentary procedures	20	100	–	–



SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

The study was conducted in 20 randomly selected primary cooperatives affiliated to Benguet Provincial Cooperative Union. The respondents were officers from the different cooperatives.

Most of the cooperatives were registered from 1990 to 1995. Almost all of them were operating in the barangay level. Majority of the cooperatives were multipurpose agricultural type and very few were credit and multipurpose non-agriculture. Most of the cooperative started with initial members of less than twenty and were affiliated between 1990 to 1995. The cooperatives joined BPCU membership because they believed that their cooperative would benefit from the seminars and trainings that the union was conducting. Majority of the cooperatives had been actively participating in the activities of BPCU. However, it is sad to note that some of the cooperatives were not able to participate in the seminars and trainings and other activities conducted by BPCU due to lack of time on the part of the members and lack of funds on the part of the cooperative to finance the registrations of the members to participate.

Through the assistance of the Benguet Provincial Cooperative Union in the seminars and trainings they have been conducting, the objectives of the cooperatives became clear to many members. Besides more people came to know about cooperative and they were convinced with the principles and philosophy of cooperative thus more of them became members in the different cooperatives. Other positive effects of the trainings and seminars given by PBCU was that, members became aware of their duties



and responsibilities and became more responsible members, and the BODs were able to device and implement better policies that contributed to the growth of majority of the cooperatives, as perceived by the respondents.

There was growth in the total asset, total paid-up share capital, general reserve fund, and the total members in the different cooperatives as reflected in their financial and annual reports.

Conclusions

Based on the findings, the following conclusions were made:

1. Most of the cooperatives exhibited a continuous, however slow, growth.
2. All the cooperatives encountered a problem on delinquent borrowers.
3. Most of the respondents claimed that through the assistance from the Benguet Provincial Cooperative Union the performance of the cooperatives has improved.
4. The BPCU have been conducting different seminars and training.

Recommendation

1. As evidenced by the growth in the financial status of the affiliated cooperatives and the claims of the respondents, other primary cooperatives who are not yet members of the Benguet Provincial Cooperative Union should also join the union so that they would also receive the same benefits derived by the members.
2. To enable members of the primary cooperatives to participate in seminars and trainings to be conducted by the BPCU or other institutions, the primary cooperatives should allocate 10% of their net surplus to CETF and remit half of the amount to the union

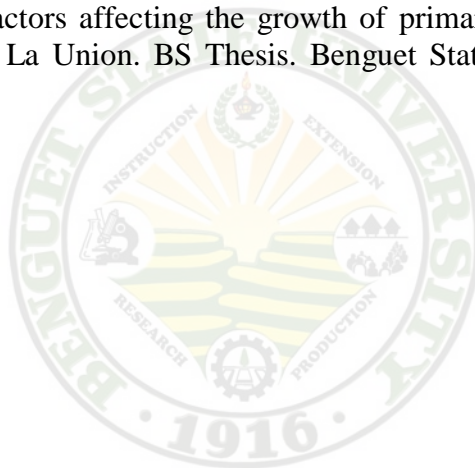


so that the union would have enough funds to conduct trainings and seminars. The other half should be used by the cooperative to finance the participation of their members to trainings and seminars.



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APPENDIX

Appendix A. Survey Questionnaire

I. Cooperative Profile

Name of Cooperative: _____

Date registered: _____

Area of operation: (please check)

Barangay

Municipality

Provincial

Type of cooperative: (please check)

consumer credit service marketing

MPC Agri MPC non-agri

Initial number of Members _____ Current number of members _____

Year affiliated to BPCU _____

Status: operating non-operating cancelled registration dissolved

II. Other information

1. Have you been actively participating in the activities of BPCU? yes no

If yes, were these helpful to your cooperative and how? _____

If no, why? _____

2. What problems did you encounter in your cooperative before you join BPCU?



low membership growth rate

degree of patronage is decreasing

high delinquency rate

poor attendance to meetings

low increase in share capital

savings deposit decreased

other (specify) _____

3. After your members attended seminars conducted by BPCU did the situation change?

yes no

If no, why? _____

If yes, what were the changes?

increase in membership growth rate

degree of patronage is increased

delinquency rate decreased

attendance to meetings improved

paid-up share capital increased

savings deposit increased

other (specify) _____

III. Type of Assistance Given by BPCU

1. What type of assistance did you get from being a member of BPCU? _____

2. Is the assistance you received enough? yes no

3. Do you think the activities of BPCU helpful to your cooperative? yes no



IV. Financial Status

Please provide the data on the following for the last five years of your operation

Year	Share Capital	Total Asset	No. of members	Net Surplus	Gen. Res. Fund

