

BIBLIOGRAPHY

GARCIA, JOLLY ANN K. APRIL 2009. Potentials of Establishing a Laboratory Cooperative in La Trinidad, Benguet. Benguet State University, La Trinidad, Benguet.

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ABSTRACT

The study was conducted mainly to determine the viability and the potential of establishing a laboratory cooperative in La Trinidad, Benguet and specifically it aspired the following: the awareness of the students about cooperative movement; the perceptions and interest of students in the establishment of laboratory cooperative in the study area; the willingness of selected primary cooperative accepting affiliation of laboratory cooperative and their conditions; and the regulations, requirements and policies in organizing a laboratory cooperative.

Two hundred (200) students were randomly selected from 6 different schools – secondary and tertiary schools - and 11 registered primary cooperatives in the study area were the respondents of the study. The respondents were interview with the aid of questionnaire. Other data were gathered through library research and internet surfing. In addition, the gathered data were tabulated, analyzed and interpreted according to the objectives of the study using descriptive statistics such as frequency distribution and percentages.

The results show that more than half of the students are not aware about cooperatives but as to those who are aware, most of them think that cooperative is an organization that deals on savings, credit and loans. Moreover, majority of the students are willing to be a member of the cooperative because they think that it will be helpful to them. The willing students want to join in a multi-purpose type of cooperative.

In addition, more than half of the cooperative respondents are aware about laboratory cooperative. Majority of the primary cooperatives are willing to be a guardian cooperative because they believe that the establishment of laboratory cooperative would benefit the La Trinidad community as well as the students. The results also show that the primary cooperatives willing to be a guardian cooperative belong to 11-20 years of operation. Also, half of the willing primary cooperatives have 10 Million and above capitalization the previous year and most of the willing cooperatives have more than 300 regular members.

In general, there is a potential of establishing a laboratory cooperative in La Trinidad because of the willingness of the students to be member and the willingness of primary cooperative to be a guardian cooperative. However, for the awareness of students about cooperative as well as for the awareness primary cooperative about laboratory cooperative, the following are recommended: information dissemination about cooperative shall be conducted from school to school in La Trinidad, Benguet; seminar/workshops on the organization, registration, and management of a cooperative shall be launched by the concerned organizations/agency and attended by willing students to be a member; and primary cooperative as well as government and non-government

agencies shall be tapped as sponsors and/or facilitators of the information dissemination campaign and seminar/workshop.



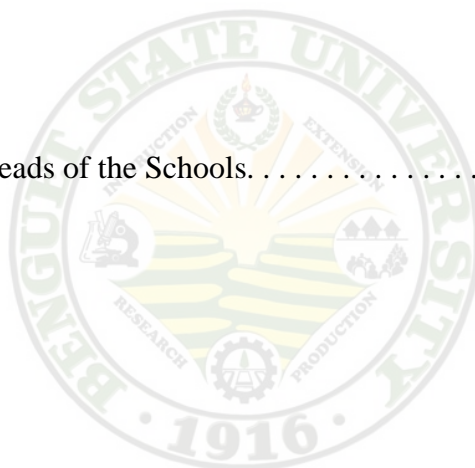
TABLE OF CONTENTS

	Page
Bibliography.....	i
Abstract.....	i
Table of Contents.....	iv
INTRODUCTION	
Background of the Study.....	1
Statement of the Problem.....	3
Objectives of the Study.....	4
Importance of the Study.....	4
Scope and Delimitation of the Study.....	4
REVIEW OF LITERATURE	
The Cooperative Movement.....	5
Student Cooperatives.....	7
Definition of Cooperative.....	8
Concept of Cooperative.....	9
Objective of Cooperative.....	9
Purpose of a Cooperative.....	10
Guidelines for Laboratory Cooperative	
Section 1. Legal Basis.....	10
Section 2. Organization.....	11
Section 3. Powers and Capacities.....	11

Section 4. Articles of Cooperation	12
Section 5. By-laws	13
Section 6. Affiliation	13
Section 7. Requirement for Recognition	14
Section 8. Board of Advisers.	14
Section 9. Membership	15
Section 10. Termination of Membership	15
Section 11. Meetings	16
Section 12. General Provisions	16
Organization of a Cooperative	16
Definition of Terms	18
METHODOLOGY	
Locale and Time of the Study.	19
Respondents	19
Methods of Gathering	19
Data Gathered	19
Data Analysis	20
RESULTS AND DISCUSSION	
The Respondents	22
Profile of the Respondents	23
Dependent to Parents/Guardian for School Fees such as Tuition Fees and Allowances	26
How Often the Students Receive their Allowances	27
Amount of Allowance Received	28

Students Who Encounter Financial Crises.	29
Type of Financial Crises Met	30
Whom the Students Seek Financial Assistance Aside from their Parents	31
Experience Being Turned Down by the Persons the Students Approach for Financial Assistance	31
Maintaining Savings Deposit and Where the Students Maintain Savings Deposit	32
Plans/interest to Maintain Savings Deposit	33
Awareness on Cooperative	34
Cooperative Known by the Students	35
How the Students Learned about Cooperative	35
Knowledge on the Type of Cooperative	36
How the Students Perceive and Define Cooperative	37
Helpfulness of Establishing a Cooperative for Students (laboratory cooperative)	38
Willingness to Invest/save in the Cooperative	39
Willingness to be Member in the Cooperative	40
Type of Cooperative they Want to be Organized	41
Purpose of Joining the Cooperative	42
Willingness to Learn More about Cooperative	43
Characteristics of the Cooperative	43
Awareness about Laboratory Cooperative	44
Perception of Establishing a Laboratory	

Cooperative	44
Who Will be Benefited on the Establishment of Laboratory Cooperative	45
Willingness to be a Guardian Cooperative	46
SUMMARY, CONCLUSION AND RECOMMENDATION	
Summary	51
Conclusion	54
Recommendation	57
LITERATURE CITED	58
APPENDICES	
Sample Letters	
To the Heads of the Schools.....	60



INTRODUCTION

Background of the Study

Filipinos are immensely proud about the future of youth whom we regard as the “most valuable natural resources.” In fact, as articulated by the national hero, Dr. Jose P. Rizal, the youth is “the hope of the Fatherland” (Abletez, 1996).

In relation, the state recognizes the vital role of youth in nation-building and shall promote and protect their physical, moral spiritual, intellectual and social well-being. It shall inculcate in the youth patriotism and nationalism; and encourage their involvement in public and civic affairs (1987 Philippine Constitution).

Filipino youth as defined in the “Youth Nation-Building Act” (RA 8044) are those with ages 13 – 30. Currently, the Philippines have projected 85.2 million population and the youth comprises more than 40 percent of the total population. Of this 21 percent are enrolled in high school, tertiary and vocational schools, 22 percent are young peasants, 21 percent are contractual young workers in the urban areas, 36 percent are unemployed and out-of-school youth, and 4 percent are working (Cordillera People’s Alliance Youth Center and Asia Pacific Indigenous Youth Network, <http://www.un.org/esa/socdev/unyin/documents/wpaysubmissions/Philippines.pdf>, 2004).

Moreover, the situation of youth is intertwined with the current economic, political, and cultural circumstances of the country. The aspirations of the Filipino youth for a just and democratic society and their participation to nation-building cannot be



attained their issues especially on education and unemployment are actively addressed by the youth themselves together with the other sectors of the society.

Today, cooperatives are viewed as organizations that provide employment, improve income distribution, and establish fair market prices by promoting private sector competition. They are thus used primarily for: a) improving the economic, social, and cultural situations of people with limited means; b) increasing personal and national capital resources by encouraging thrift, sound use of credit, and adoption of improved agricultural technologies; c) increasing income and employment by further utilization of available resources; and d) upgrading social conditions and providing supplementary community and social services in the rural area (Rola, 1988).

In this regard, by their nature, purpose, ideology and operation, principles, cooperatives promote youth development and provide the youth a forum for broader participation in community development.

Under Article 27 of RA 6938, it is stated that a cooperative organized by minors shall be considered a laboratory cooperative and must be affiliated with a registered cooperative. A laboratory cooperative shall be governed by special guidelines to be promulgated by the Cooperative Development Authority.

Establishment of Laboratory Cooperative a) offers a free, democratic, secure and peaceful environment for the youth; b) provides capacity-building for the youth in handling conflicts in their community; c) ensures that minors are not disregarded but rather prioritized; and d) provides more opportunities for young people to keep away from anti-social activities like drugs alcoholism and gangsters.



Furthermore, with the establishment of Laboratory Cooperative in La Trinidad, Benguet, new ideas would be brought forward having a fresh and modern outlook to the cooperative movement in the locality.

Statement of the Problem

The establishment of a Laboratory Cooperative in La Trinidad, Benguet that will be affiliated with a selected primary cooperative in the same locality will be very helpful to its members especially students. However, the fulfillment of project will depend on the full participation of students and primary cooperatives in the said locality and some concerned agencies of the government and private sector. Hence, there is a need to conduct a study to determine the feasibility of establishing a Laboratory Cooperative in the said locality.

In the country, education is regarded as the key to success. Parents put a lot of premium to their child's education. However, parents are now finding it difficult to send their children to school. Previous studies show that drop-out rate in schools – primary, secondary and tertiary – is high. The main reason for this is the lack of financial assistance. Although the government have programs for scholarships and student loans, these only cater to 1.82 percent of the student population.

In this connection, the establishment of a laboratory cooperative in La Trinidad through its services would assist on the problem on lack of financial assistance and other youth concerns. In this way, not only the members are benefited but also the community.



Objectives of the Study

The study aimed to determine the viability and the potential of establishing a laboratory cooperative in La Trinidad, Benguet.

Specifically it aimed:

1. To find out the awareness of the students about Cooperative Movement.
2. To know the perceptions and interest of students in the establishment of Laboratory Cooperative in the study area.
3. To know the willingness of selected primary cooperative in accepting affiliation of Laboratory Cooperative and their conditions.

Importance of the Study

Findings from this study will provide information needed in the establishment of Laboratory Cooperative in La Trinidad, Benguet. Moreover, the result of this study will provide sufficient knowledge on the opportunities and threats on the proposed cooperative. Finally, the result of this study may serve as reference for further studies.

Scope and Delimitation of the Study

The study was concerned on the feasibility of establishing a laboratory cooperative in La Trinidad, Benguet. The study was conducted from December 2008 to January 2009.



REVIEW OF LITERATURE

The Cooperative Movement

From ancient accounts, individuals or groups realized early the importance of cooperatives. Thousands of years ago, men have associated themselves for mutual protection against common enemies or cooperation in procuring their food. History tells us that a century before the Trojan War, Minos, the mythical son of the most powerful god Zeus, conquered Crete and there established a very exemplary communal society governed by the laws of unusual justice and virtue. The Utopian community of Crete attracted the attention of Lycurgus, the Spartan leader, who copied some of those noble Cretan institutions to make Sparta the pride of ancient Greece. The history of ancient China also tells us of some faithful souls who wanted to fulfill their vow of homage to a sacred deity, and who, because of poverty, lacked the funds for the expenses of the trip; so they organized the first credit and savings association.

Probably what might be considered as the first conscious effort of a people to organize a society, whose purpose was to promote mutual welfare, was the formation by the Greeks of an association known as the *Eranoi*, as early as 300 B.C. The *Eranoi* had characteristics common to those of the guilds of medieval Europe. The members of the *Eranoi*, whenever their finances warranted, were expected to contribute annually to a general fund. The guild carried on certain kinds of business, gave protection to its members during periods of illness, arranged the funeral of guild members, provided



expenses for feasts, and aided and comforted those members who were in distress (Celeste, Capino and Ella, 1970).

Many people recognize the first formal cooperative of modern times to be the Rochdale Society of Equitable Pioneers in England in 1844. The original twenty-eight members of this early cooperative joined in an effort to purchase supplies for their businesses. Although theirs was not the first cooperative in history, their formal principles have served as a model for the developments of a great many modern cooperatives (Downey and Erickson, 1987).

Meanwhile, Filipinos traveling in Europe during the later part of the 19th century must have been impressed with the success of a new economic movement in effecting a gradual metamorphosis of the economic and social life of the people in those countries. At the turn of the century, Filipinos, in increasing number, traveled and studied abroad and brought home with them new ideas. Two names worthy of note were Dr. Jose P. Rizal and Teodoro Sandiko.

Rizal, after his side trip to Sandakan, Borneo in 1892, requested Governor Despujol that he and some relatives and friends be permitted to move to that place and found a colony under the cooperative plan of Robert Owen. Instead, he was arrested for treason and banished to Dapitan, Zamboanga del Norte. In Dapitan, Rizal had his ideas in cooperation partially fulfilled. He put up a school for the poor community on a purely cooperative basis. He also established a cooperative store with the help of his pupils. One noteworthy group organized by Rizal was the La Sociedad de los Abacaleros (Society of



Abaca Producers). This functioned for only one year. Rizal returned the members share capital without any loss.

Teodoro Sandiko, in his travels in Europe, must have had a close contact with the cooperative movement in Germany where he came across with the Raiffeisen movement. He was very much impressed by this type of cooperative and he looked forward for an opportunity to have it introduced here in the Philippines. Teodoro Sandiko, then governor of Bulacan, introduced the bill aimed to protecting and developing the agricultural interest of the country. Finally made into law, Gov. Sandiko earned a title of *Father of Cooperation* in the country (Anonymous., http://www.cda.gov.ph/cda_website/coop%20history.htm, n.d.)

Student Cooperatives

The beginnings of student cooperatives are unknown, but it is believed that the first student cooperatives were bookstores and group houses in the late 1800's. If one event can be seen as the birthplace of student cooperative movement it was a lecture by an internationally-renown Japanese labour, cooperative, and peace activist, Toyohiko Kagawa. Kagawa spoke at a Student Christian Movement conference in Indianapolis, Indiana.

In the 1960s, the political fervor over the civil rights, free speech, and anti-war movements brought new enthusiasm to student communities around the world. This enthusiasm translated into a keen interest in nontraditional forms of democracy, such as cooperatives. New cooperatives were started in places such as Austin, Texas; St. Paul and



Minneapolis, Minnesota; and Providence, Rhode Island, among others. Throughout the 1970s, former student activists put their ideas into action by creating food and other cooperatives based on the idea of participatory democracy and a healthy life. This activity translated into what is known as the “New Wave” cooperative movement, as opposed to the “old wave” cooperatives of the 1930s.

Some of these organizations existed on college campuses but most were integrated into communities and served community needs. The *New Wave* cooperatives, with their emphasis on healthy and organic foods, were the beginning of the contemporary health food movement. Today, North American Students of Cooperation (NASCO) keeps the student cooperative movement strong and develops leaders for the future (Nagorsky, Guetschoff, and Ashton., <http://www.nasco.coop/docs/OrgHand.pdf>, 1997).

Definition of a Cooperative

Cooperative as defined in the Cooperative Code of the Philippines, is a duly registered association of persons with a common bond of interest, who have voluntarily joined together to achieve a lawful common social or economic end, making equitable contributions to capital required and accepting a fair share of the risks and benefits undertaking in accordance with universally accepted principles.



Concept of Cooperative

A cooperative exists not to make profits as an entity but if there should be profits, the same shall be divided among the members. A cooperative is based on the saying well known in human circles that “in union, there is strength.” The following make up a successful cooperative (Nolledo, 2000):

- a. The members are treated equally and are willing to sacrifice the common good;
- b. The members give away part of their resources to form common fund;
- c. The members fully cooperate in the undertakings expected of them in terms of honesty and prompt attendance in case of performance of duties assigned; and
- d. The members patronized the cooperative by giving what is due from them and availing of the resources of the cooperative.

Objective of a Cooperative

The ultimate social objective of a cooperative is community building which is the same with the community development. Community development is a way for the people in a community to work together in order to build a better community and thereby improve the welfare of all. As a product, it involves specific projects and activities in the community (Abella and Fajardo, 1999).

According to the Article 7 of the Cooperative Code of the Philippines, the primary objective of every cooperative is to provide goods and services to its members. The provision of goods and services to the members allows them to attain increased income



and savings, investments, productivity, and purchasing power. In patronizing, the goods and services offered by the cooperative, the member realizes interest on capital, buys quality goods, and receives patronage refund.

Purpose of a Cooperative

A cooperative may be organized with at least only one purpose. The purpose defines the type of cooperative. Following are the types of cooperative as stated in the Article 23 of the Cooperative Code of the Philippines: a) Credit Cooperative; b) Consumers Cooperative; c) Producers Cooperative; d) Marketing Cooperative; e) Service Cooperative; and f) Multi-purpose Cooperative.

Aside from the specific purpose for which a cooperative has been set up, it shall provide maximum economic benefits to its members, teach members efficient ways of doing things in a cooperative manner, propagate cooperative practices and new ideas in business and management, and allow the lower income groups to increase their ownership in the wealth of this nation (Garcia and Guanzon, 2004).

Guidelines for Laboratory Cooperative

Section 1. Legal Basis. The legal basis for this rule is the second paragraph of Article 27 of the Code, quoted as follows:

“A cooperative organized by minors shall be considered a laboratory cooperative and must be affiliated with a registered cooperative. A laboratory cooperative shall be



governed by special guidelines to be promulgated by the Cooperative Development Authority.”

Section 2. Organization of Laboratory Cooperatives. A laboratory cooperative, which must be affiliated with a duly registered cooperative, shall be organized by at least fifteen (15) minors for any or all of the following purposes:

- a. To serve as a training ground for its members in the management and operation of cooperatives in order to prepare them for membership in regular cooperatives;
- b. To encourage thrift and savings mobilization among its members;
- c. To generate funds and extend credit to the members for productive and provident purposes;
- d. To encourage among members systematic production and provident purposes;
- e. To provide goods and services and other requirements to its members;
- f. To develop expertise and skills among its members;
- g. To promote and advance Filipino social and cultural values, the economic and educational status of its members, and ecological awareness and sustainable development; and
- h. To coordinate and facilitate the activities of other laboratory cooperatives.

The laboratory cooperatives shall endeavour to distance their members from the use and abuse of prohibited drugs and other forms of vices.

Section 3. Powers and Capacities of Laboratory Cooperatives. Laboratory cooperatives organized under this Rule shall have the following powers and capacities:



- a. To sue and be sued through the guardian cooperative;
- b. Of succession;
- c. To enter into contracts through the guardian cooperative;
- d. To adopt, amend, alter or modify their articles of corporation and by-laws in accordance with the provisions of the Code
- e. To purchase, receive, take, grant, hold, convey, sell or lease such personal property as the transaction of lawful affairs of the cooperative may require with the approval of the board of advisors;
- f. To accept and receive grants, donations and assistance from domestic and foreign sources with the approval of the board of advisors; and
- g. To appoint a general manager of their choice.

The laboratory cooperative shall have limited liability up to the extent of the members' subscribed share capital.

Section 4. Articles of Cooperation. The articles of cooperation of laboratory cooperatives, approved by the minor-cooperators and concurred in by the board of advisors, shall include the following:

- a. The name of the cooperative which shall include the words "Laboratory Cooperative".
- b. The purpose or purposes for which it is organized;
- c. The term of existence;
- d. The area of operations and the postal address of its principal office;
- e. The names, ages and postal addresses of the founding minor-cooperators;



- f. The common bond of membership;
- g. The members of the board of directors who shall principally manage the laboratory cooperative;
- h. The name and addresses of its guardian cooperative;
- i. The names and addresses of the members of the board of advisers; and
- j. The amount of its share capital, the names and addresses of its founding minor-cooperators.

Section 5. By-laws. The by-laws of a laboratory cooperative, prepared by the board of advisers and approved by the minor-cooperators, shall contain the same provisions as outlined in Article 15, paragraph 2 of the Code. In addition, it shall contain a section defining the powers and responsibilities of the board of advisers and the guardian cooperative.

Section 6. Affiliation. A laboratory cooperative must be affiliated with a duly registered, to be known as the guardian cooperative, before it shall be recognized by the Authority. If the laboratory cooperative is primarily composed of students from a particular school shall be affiliated with the school's cooperative, if any. In the absence of any such cooperative, it shall be affiliated with a cooperative within or nearest its area of operations. A laboratory cooperative composed primarily of out-of-school minors shall affiliate with a cooperative of its choice within or nearest its area of operations.

In the absence of a duly registered cooperative in the area or the refusal of a duly registered cooperative to accept affiliation of a laboratory cooperative, the said laboratory



cooperative may request the nearest federation, union or non-government organization to recommend the nearest duly registered cooperative as its guardian cooperative.

The duly registered cooperative which will be known as a guardian cooperative will pass a resolution approved by its board of directors wherein the cooperative accepts, among others, the responsibility for management training and value formation from the officers and members of the laboratory cooperative in accordance with the cooperative principles and practices.

Section 7. Requirement for Recognition of Laboratory Cooperatives. A laboratory cooperative seeking recognition as such shall submit, through the guardian cooperative, the following requirements to the Authority for the issuance of a certificate of recognition:

- a. Articles of cooperation and by-laws; and
- b. Resolution of the guardian cooperative accepting the laboratory cooperative as its affiliate and accepting the responsibilities therewith; and
- c. Recognition fee.

Provided, however, that a certificate of recognition does not bestow a laboratory cooperative with the juridical personality.

Section 8. Board of Advisers. The board of directors of the guardian cooperative shall form and appoint board of advisers, composed of not less than three (3) and not more than five (5) members, to advise the laboratory cooperative in its management and operations. Persons closely involved in the formation of the laboratory cooperative may be appointed as the members of adviser. The board of advisers shall act on matters where



the laboratory cooperative needs the assistance of adult members, such as but not limited to the signing of contracts, acceptance of donations, the prosecution and defence of civil actions relating to the laboratory cooperative and such other matters.

Section 9. Membership. Any minor shall be eligible for membership in a laboratory cooperative, if he meets the qualifications for membership as prescribed in the by-laws.

Section 10. Termination of Membership. Membership in a laboratory cooperative may be terminated owing to any of the following causes:

1. Voluntary withdrawal at any time and for any cause by giving notice to the board of directors;
2. The death or insanity of a member;
3. Termination by a majority vote of all members of the board of directors for the following causes:
 - a. When a members has not patronized the services of the cooperative for an unreasonable period of time as may be fixed by the board of directors;
 - b. When a member has continuously failed to comply with his obligations;
 - c. When a members has acted in violation of the by-laws and rules of the cooperative; and
 - d. For any act or omission injurious or prejudicial to the interest or the welfare of the cooperative.
4. Upon reaching the age of eighteen (18).



Upon the termination of membership, the former member shall be entitled to a refund of his share capital contribution and all other interests in the laboratory cooperative in accordance with Articles 31 and 32 of the Code.

Section 11. Meetings. During any meeting of the general assembly or the board of directors of the laboratory cooperative, at least one (1) member of the board of advisers shall always be present to give such advice to the laboratory cooperative as may be solicited except in such cases where the approval of the board of advisers is required, as provided in Section 8 of this Rule.

Section 12. General Provisions. All other provisions of the Code shall be applicable to laboratory cooperatives in the same manner as duly registered cooperatives except herein otherwise stated. Laboratory cooperatives are specifically prohibited from dividing their cooperative.

Organization of a Cooperative

Basic steps in starting a cooperative (Small Farm Center,

<http://www.sfc.ucdavis.edu/cooperatives/starting.html>, .n.d.):

1. Core Groups meets to clarify need and the potential use of a cooperative.
2. Hold meeting of potential members to discuss forming a cooperative.
3. Select steering committee.
4. Conduct economic feasibility analysis.
 - a. Survey potential feasibility analysis
 - b. Conduct market research and analysis



- c. Prepare financial projections
5. Hold meeting of potential members to report find.
6. Prepare business plan. Share results with potential members.
7. Draft legal papers. File upon approval of potential members.
8. Hold the cooperative's first annual meeting.
 - a. Adopt by-laws.
 - b. Elect Board of director members.
9. Implement the business plan.
 - a. Conduct membership sign-up.
 - b. Secure capital and finalize agreement.
 - c. Hire manager.
 - d. Acquire facilities.
10. Start operations.

The leaders or core group who initiated the organization of cooperative shall undertake a feasibility study with the assistance and guidance of a cooperative specialist from the Authority. Cooperation, leadership, and felt need form the vital factors in the formation of a cooperative. At least the problem of recruitment is minimized (Abella and Fajardo, 1999).



Definition of Terms

- a. Board of Directors shall mean that the body entrusted with the management of the affairs of the cooperatives under the articles of cooperation and by-laws.
- b. Cooperative Development Authority means the government agency in charge of the registration and regulation of cooperatives as such, hereinafter referred to as the Authority.
- c. General Assembly shall mean the full membership of the cooperative duly assembled for the purpose of exercising all the rights and performing all the obligations pertaining to cooperatives, as provided by this Code, its articles of cooperation and by-laws.
- d. Guardian Cooperative shall refer to a cooperative duly registered with the Authority with which a laboratory cooperative is affiliated.
- e. Member includes a person either natural or juridical who, adhering to the principles set forth in this Code and in the articles of cooperation, has been admitted by the cooperative as a member.
- f. Board of Advisers is group of persons that is responsible to give advice to the laboratory cooperative in its management and operation.
- g. Perception is the attitude or understanding based on what is observed or thought; idea
- h. The Code refers to the RA 6839 which is the Coop Code of the Philippines.



METHODOLOGY

Locale and Time of the Study

The study was conducted at La Trinidad, Benguet from December 2008 to February 2009.

Respondents of the Study

The respondents of the study were the students and the Board of Directors, manager and staff of selected primary cooperatives in the study area.

A total of two hundred (200) students with an age bracket of 12 to 18 was randomly chosen from six (6) schools specifically high schools, state university, and colleges in the study area. In addition, 11 BODs and managers registered primary cooperative in La Trinidad were the cooperative respondents.

Methods of Gathering

The methods of gathering included library research, internet surfing and interviews with the aid of questionnaire.

Data Gathered

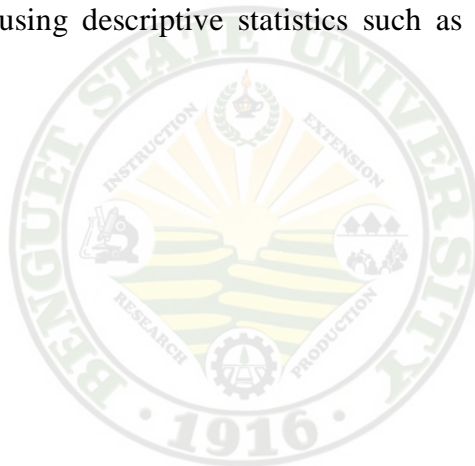
The study made use of secondary and primary data. The secondary data were taken from CDA or NORLU. Data gathered from CDA or NORLU includes procedures, guidelines, and requirements in organizing laboratory cooperatives.



The primary data gathered are the following: a) awareness of students to the cooperative movement; b) perceptions and interest of students towards the establishment of laboratory cooperative in La Trinidad, Benguet; c) willingness of students to organize a laboratory cooperative; and d) willingness and conditions of primary cooperatives in accepting affiliation of selected primary cooperatives.

Data Analysis

The gathered data were tabulated, analyzed and interpreted according to the objectives of the study using descriptive statistics such as frequency distribution and percentages.



RESULTS AND DISCUSSION

The Respondents

Table 1 shows the distribution of respondents according to the school they belong. The following were the schools who participated in the study: Benguet National High School (BeNHS), Benguet State University (BSU), Benguet State University – Secondary Laboratory School (BSU – SLS), Cordillera Career Development College (CCDC), Cordillera Career Development College – Secondary Laboratory School (CCDC – SLS), Cordillera Regional Science High School (CRSHS), Eastern Luzon College (ELC) and San Jose High School (SJHS).

The largest number of respondents came from CCDC – SLS with 42 (21%) respondents followed by the following: SJHS, 41 (20.5%); CRSHS, 38 (19%); BeNHS, 22 (11%); BSU – SLS and CCDC, 20 (10%); BSU, 9 (4.5%); and ELC, 8 (4%). In general, majority (85.5%) of the respondents are high school students while 14.5% respondents are college students.

Table 1. Distribution of respondents according to school

SCHOOL	HIGH SCHOOL		COLLEGE		TOTAL	
	F	%	F	%	F	%
BeNHS	22	11	0	0	22	11
BSU	20	10	9	4.5	29	14.5



Table 1. Continued

SCHOOL	HIGH SCHOOL		COLLEGE		TOTAL	
	F	%	F	%	F	%
CCDC	42	21	20	10	62	31
CRSHS	38	19	0	0	38	19
ELC	8	4	0	0	8	4
SJHS	41	20.5	0	0	41	20.5
TOTAL	171	85.5	29	14.5	200	100

Profile of the Respondents

Table 2 presents the profile of the respondents which includes the age, sex, provincial address, scholarship/grant and application to any scholarship/grant but not chosen.

Age. The table shows that most of the respondents are from the age of 15 with 49 (24.5%) respondents followed by the following: 14 years old, 38 (19%); 17 years old, 30 (15%); 16 years old, 28 (14%); 13 years old, 25 (12.5%); 12 years old, 16 (8%); and 18 years old, 14 (7%). As stated in the Guidelines of Laboratory Cooperative, members of the said cooperative should be minors. Eighteen years old students were consider because they are still dependent to their parents/guardian.

Sex. Majority (52%) of the respondents are males while 48% are females.

Civil Status. All respondents are single.



Provincial address. Ninety-seven (48.5%) respondents are from the study area – La Trinidad while 77 (38.5%) and 26 (13%) respondents are from within Benguet but not La Trinidad and from outside Benguet respectively. The result implies that most (51.5%) of the respondents are not from La Trinidad while 48.5% respondents are from La Trinidad.

Scholarship/grant. Majority (66%) of the respondents does not have any scholarship/grant while 34% of the respondents do have a scholarship/grant. This may be implies that most of the student do not need a scholarship/grant since most of the respondents study in the school respondents that are public schools. The assumption is further supported by the following category which is the application to any scholarship/grant but not chosen.

Application to any scholarship/grant but not chosen. Among the 132 (66%) of the total respondents who do not have any scholarship/grant, 20 (15.15%) respondents applied in any scholarship/grant but not chosen while 112 (84.85%) did not applied.

Table 2. Profile of the respondents

PARTICULAR	FREQUENCY	PERCENTAGE
Age		
12	16	8
13	25	12.5
14	38	19
15	49	24.5



Table 2. Continued

PARTICULAR	FREQUENCY	PERCENTAGE
16	28	14
17	30	15
18	14	7
TOTAL	200	100
Sex		
Female	96	48
Male	104	52
TOTAL	200	100
Civil Status		
Single	200	100
Married	0	0
TOTAL	200	100
Provincial Address		
La Trinidad	97	48.5
Within Benguet but not		
La Trinidad	77	38.5
Outside Benguet	26	13
TOTAL	200	100



Table 2. Continued

PARTICULAR	FREQUENCY	PERCENTAGE
Scholarship/grant		
With	68	34
Without	132	66
TOTAL	200	100
Application to any scholarship/grant but not chosen		
Applied but turned down	20	15.15
Did not apply	112	84.85
TOTAL	200	100

Dependent to parents/guardian for school fees such as tuition fees and allowances.

Table 3 presents the distribution of the respondents on who are dependent to their parents/guardian for their school fees such as tuition fees and allowances. Most (95%) of the respondents are dependent while 5% respondents are not dependent. This implies that majority of the students – secondary students as well as college students – are dependent to their parents/guardian for their education.



Table 3. Distribution of the respondents according on who are dependent to their parents/guardian for their school fees such as tuition fees and allowances

PARTICULAR	FREQUENCY	PERCENTAGE
Parent/Guardian Dependent	190	95
Independent	10	5
TOTAL	200	100

How often the students receive their allowances. Table 4 shows the distribution of respondents according on how often they receive their allowances. Ninety-eight (49%) respondents receive their allowances daily; 48 (24%) respondents receive their allowances weekly; 24 (12%) respondents receive their allowances irregularly; and 20 (10%) respondents receive their allowances monthly. Result implies that most of the students are receiving their allowances daily because most of them are living with their parents.

Table 4. Distribution of the respondents according on how often they receive their allowances

FREQUENCY IN RECEIVING ALLOWANCE	FREQUENCY	PERCENTAGE
Daily	98	49
Weekly	48	24
Monthly	20	10



Table 4. Continued

FREQUENCY IN RECEIVING ALLOWANCE	FREQUENCY	PERCENTAGE
Irregular	24	12
TOTAL	190	100

Amount of allowance received. The amount of allowance received by the respondents is shown in Table 5.. From the 98 respondents who receive their allowance daily (Table 4), 61 (62.24%) respondents receive 10-60 pesos while 37 (37.76%) respondents receive 61-120 pesos. From the 48 respondents who receive their allowances weekly (Table 4), 30 (62.5%) respondents receive 121-300 pesos and 18 (37.5%) respondents receive 301-500 pesos. From the 20 respondents who receive their allowance monthly, 9 (45%) respondents receive 501-1000 pesos and 11 (55%) respondents receive above 1000 pesos. This implies that since most of the students are living with their parent and receives their allowances daily, they were given small amount. Those students who are staying in dormitories and boarding houses are receiving a larger amount of allowances.



Table 5. Distribution of respondents according on the amount of allowance received

PARTICULAR	FREQUENCY	PERCENTAGE
Daily		
10 – 60	61	62.24
61 – 120	37	37.5
Weekly		
121 – 300	30	62.5
301 – 500	18	37.5
Monthly		
500 – 1000	9	45
Above 1000	11	55
TOTAL	166	100

Students who encounter financial crises. Table 6 shows the distribution of respondents according on who encounters financial crises. Majority (79%) of the respondents do encounter financial crises while 21% respondents do not encounter financial crises. The result implies that majority of the student encounters financial crises because since they are given an amount that is just enough for the day, emergency expense can not be avoid especially when it is school-related.



Table 6. Distribution of respondents according on who encounters financial crises

PARTICULAR	FREQUENCY	PERCENTAGE
Encounter financial crises	158	79
Do not encounter financial crises	42	21
TOTAL	200	100

Type of financial crises met. The type of financial crises met by respondents is shown in Table 7. It shows that the majority (79.75%) of the respondents encounter a financial crisis that is school related while some (19.62%) encounter financial crisis on food and a few (10.76%) with the rental of boarding house. In addition, the school related financial crises include school supplies, tuition fee, other school fees, fare and load. Furthermore, the result implies that only few students encounter financial crisis on the rental of boarding house because most of the students are living with their parents or their guardian if they are not a resident in the study area.

Table 7. Distribution of respondents according to the type of financial crises met

PARTICULAR	FREQUENCY	PERCENTAGE
School Related	126	79.75
Rental of Boarding House	17	10.76
Food	31	19.62

*multiple response



Table 8. Distribution of respondents according to whom they seek financial assistance aside from parents

PARTICULAR	FREQUENCY	PERCENTAGE
Relatives	113	56.5
Friends	37	18.5
Siblings	19	9.5

*multiple response

Whom the students seek financial assistance aside from parents. Several persons had been identified by the respondents whom they seek assistance aside from parents in times of needs as shown in Table 8. The table shows that 56.5% of the 158 respondents, who encounters financial crises, seek assistance to their relatives; 18.5% of the respondents seek assistance to their friends; and 9.5% of the respondents seek assistance to their siblings. The result may be implies that majority of the students are living close to their relatives as to why in times of financial crises, the student easily seek assistance from them.

Experience being turned down by the persons the students approach for financial assistance. Table 9 presents the distribution of the respondents according to having experience being turned down by the persons they approach for financial assistance. Eighty-five (53.80%) of the respondents who experience financial crises have



not experience being turned down while 73 (46.20%) respondents have experience being turned down by the persons they approach for financial assistance. This implies that majority of the students did not experience being turned down by the persons they approach for financial assistance because most students seek assistance from their relatives in times of financial crises.

Table 9. Distribution of the respondents according to having experience being turned down by the person they approach for financial assistance

PARTICULAR	FREQUENCY	PERCENTAGE
Experience being turned down	73	46.2
Did not experience being turn down	85	53.8
TOTAL	158	100

Maintaining savings deposit and where the students maintain savings deposit.

Usually savings is deposited in the bank. However, there are several places where savings can be deposited. Table 10 illustrates the distribution of respondents according on maintaining savings deposit. Majority (72.5%) of the respondents do not maintain savings deposit while 27.5% respondents maintains savings deposit. This result implies that most students are not yet conscious about saving. Moreover, Table 10 also presents the distribution of respondents according to where they maintain savings deposit. Most (58%) of the respondents maintain their savings deposit in the bank. Several (26%)



respondents maintain it in cooperative while few (16%) maintain it in life in insurance company, piggy bank among the others. The results imply that the most common place for the students to save is bank and cooperative. This is maybe due to the security and interest they get from the bank and cooperative.

Table 10. Distribution of respondents according on maintaining savings deposit

PARTICULAR	FREQUENCY	PERCENTAGE
Maintaining savings deposit		
Maintains savings deposit	55	27.5
Do not maintain savings deposit	145	72.5
TOTAL	200	100
Where the students maintain savings deposit		
Bank	32	58
Cooperative	14	26
Insurance Co., Piggy Bank	9	16
TOTAL	55	100

Plans/interest to maintain savings deposit. Table 11 shows the distribution of respondents according to plans/interest to maintain savings deposit. Majority (75%) of the respondents have plans/interest to maintain a savings deposit while 25% do not have



plans/interest to maintain one. The result implies that majority of the students are interested to maintain savings deposit but maybe they do not have time and money.

Table 11. Distribution of respondents according to plans/interest to maintain savings deposit

PLANS/INTEREST	FREQUENCY	PERCENTAGE
Interested to maintain savings deposit	108	75
Not interested to maintain savings deposit	37	25
TOTAL	145	100

Level of Awareness on Cooperative and Willingness of Organizing a Laboratory Cooperative

Awareness on cooperative. One hundred three (51.5%) of the total respondents are not aware about cooperative while 97 (48.5%) respondents are aware about cooperatives as shown in Table 12. The result implies that more than half of the students are not aware about cooperatives maybe because it may not have been discussed in school subjects and they do not mind especially if it does not concern them. As to the students who are aware about cooperatives, it may be because there are influential factors concerning their knowledge about cooperative.



Table 12. Distribution of respondents according to awareness about cooperatives

AWARENESS	FREQUENCY	PERCENTAGE
Aware	97	48.5
Not aware	103	51.5
TOTAL	200	100

Cooperative known by the students. The following are the cooperatives mentioned by the respondents: Benguet State University Multi-purpose Cooperative (BSU MPC); Benguet Operators and Drivers Association Multi-purpose (BODA MPC); Baguio – Benguet Community Consumers Cooperative (BBCCC); Benguet National High School Faculty and Employees Multi-purpose Cooperative (BeNHSFE MPC); and Barangay Alapang Multi-purpose Cooperative (BALMUCO).

In addition, the cooperatives mentioned by the respondents are all registered primary cooperative in La Trinidad except for BBCCC. The following are organizations mentioned by respondents that are not cooperative however related to cooperative: Benguet Electric Cooperative (BENECO); CARD Bank; and Benguet Coop Bank.

How the students learned about cooperative. Knowledge can be acquired in school, at home, from friends and from people around. Table 13 shows the distribution of respondents according on how they learned about cooperative. Results of the study shows that forty-six (47%) of the respondents learned about cooperative in the school while 44 (46%) and 7 (7%) respondents learned about cooperatives at home and with friends



respectively. It therefore shows that because most school employees have cooperative, thus, even if it is not taught it is learned by the students.

Table 13. Distribution of respondents according on how they learned about cooperative

PARTICULAR	FREQUENCY	PERCENTAGE
School	46	47
Home	44	46
Friends	7	7
TOTAL	97	100

Knowledge on the type of cooperative. Table 14 presents the distribution of the respondents according to knowledge on the types of cooperative. Majority (87.6%) of the respondents do not know the types of the cooperative while 12 (12.4%) respondents know the types of the cooperative. The result implies that majority of the students do not know the types of cooperative, maybe because it is not taught in school despite of the presence of cooperative in the school. It may also be due to students just do not mind about it especially if it do not concern them.



Table 14. Distribution of the respondents according to knowledge on the types of cooperative

KNOWLEDGE ON THE TYPE OF COOPERATIVE	FREQUENCY	PERCENTAGE
Know	12	12.4
Do not know	85	87.6
TOTAL	97	100

How the students perceive and define cooperative. Table 15 shows the distribution of respondents according to how they perceive and define cooperative. Forty-four (45%) respondents perceive and define cooperative as an organization that encourages thrift and savings mobilization among the members. Forty (41%) respondents think cooperative is an organization that generates funds and extends credit to members for productive and provident purposes. Thirty-four (35%) and 32 (33%) respondents perceive and define cooperative as an organization that provides goods and services to members, and owned by the members respectively. Moreover, 29 (30%) and 18 (19%) respondents think that cooperative is an organization that offers loans, and develops expertise and skills among its members correspondingly. This result implies that most of the students think that cooperative is an organization that deals on savings, credit and loans maybe because they were influenced of what they see and they hear since most of the parents talks about saving and borrowing in the cooperative.



Table 15. Perception and definition of cooperative by the respondents

PERCEPTION ON COOPERATIVE	FREQUENCY	PERCENTAGE
Owned by the members	32	33
Encourages thrift and savings mobilization among the members	44	45
Generates funds and extend credit to members for productive and provident purposes	40	41
Provides goods and services to members	34	35

Table 15. Continued

PERCEPTION ON COOPERATIVE	FREQUENCY	PERCENTAGE
Develops expertise and skills among its members	18	19
Offers loans	29	30

*multiple response

Helpfulness of establishing a cooperative for students (laboratory cooperative).

Table 16 presents the distribution of respondents according to helpfulness of establishing a cooperative for students. Majority (90.5%) of the total respondents thinks that establishing a cooperative for the students helpful while 19 (9.5%) respondents thinks it is not helpful. The result implies that the students think that establishing a cooperative for them will be helpful. This is because students are active in attending to non-curricular



activities especially when they think they are benefited not just on intellectual aspect but also to social and economical aspect.

Table 16. Distribution of respondents according to helpfulness of establishing a cooperative for students (laboratory cooperative)

PARTIULAR	FREQUENCY	PERCENTAGE
Cooperative is helpful	181	90.5
Cooperative is not helpful	19	9.5
TOTAL	200	100

Table 17. Distribution of respondents according to the willingness to invest/save in the cooperative

WILLINGNESS TO INVEST/SAVE	FREQUENCY	PERCENTAGE
Willing to invest/save	159	79.5
Not willing to invest/save	41	20.5
TOTAL	200	100

Willingness to invest/save in the cooperative. The distribution of respondents according to the willingness to invest/save in the cooperative is presented in Table 17. Majority (79.5%) of the respondents are willing to invest/save in the cooperative while 20.5% respondents are not willing. The result implies that some students are not willing



maybe because they do not have enough money or they do not trust cooperative. It is also maybe because they do know and understand the regulations and policies of cooperative.

Willingness to be member in the cooperative. Table 18 shows the distribution of respondents according to the willingness to be a member in the cooperative and 161 (80.5%) respondents are willing to be a member while 39 (19.5) respondents are not willing.

Moreover, Table 19 presents the distribution of respondents according to why they are not willing to be a member in the cooperative. Twenty-three (56%) respondents believe that they do not know about cooperatives as to why they are not willing to be a member in the cooperative. Ten (24%) respondents say that they just do not like to join while 8 (20) respondents think that cooperatives are just another organization that won't

Table 18. Distribution of respondents according to the willingness to be member in the cooperative

WILLINGNESS TO BE MEMBER	FREQUENCY	PERCENTAGE
Willing to be member	161	80.5
Not willing to be member	39	19.5
TOTAL	200	100

last. The results imply that the majority of the students are willing to be a member of the cooperative because as the previous result had shown, they think that it will be helpful to



them. In addition, some students are not willing because they do not know how cooperative operates.

Table 19. Reasons for not joining the cooperative

REASONS FOR NOT JOINING THE COOPERATIVE	FREQUENCY	PERCENTAGE
I don't know about cooperatives	23	56
I just don't like to join	10	24
Cooperatives are just another organization that won't last	8	20
*multiple response		

Table 20. Distribution of respondents according to what type of cooperative they want to organize

TYPE OF COOPERATIVE	FREQUENCY	PERCENTAGE
Credit	41	26
Consumer	34	21
Multi-purpose	86	53
TOTAL	161	100

Type of cooperative they want to be organized. Table 20 illustrates the distribution of respondents according to what type of cooperative do they want to be



organized. Most (53%) of the respondents wants multipurpose as the type of the cooperative while 26% and 21% respondents wants credit and consumer respectively. The result implies that most students would like to join a multi-purpose type of cooperative maybe because they are influenced by the cooperative they see in the locality. In fact, most registered primary cooperative in La Trinidad are multi-purpose cooperative. In addition, some students may also think that multi-purpose type of cooperative offers not just credit or consumer but both credit and consumer. It also offers other services that suit with the students.

Table 21. Purpose of joining the cooperative

PURPOSE	FREQUENCY	PERCENTAGE
To meet new and diverse groups of student	31	20
To develop leadership skills and social skills	76	48
To be benefited from the services offered by the cooperative	55	35
For saving purposes	71	45
As source of financial assistance in times of needs	64	40

*multiple response



Purpose of joining the cooperative. Table 21 shows the distribution of respondents according to their purpose of joining the cooperative. Seventy-six (48%) respondents want to develop leadership skills and social skills and 71 (45%) respondents are willing to join the cooperative for saving purposes. On the other hand, 64 (40%) respondents believe that cooperative will be one of their sources of financial assistance in times of needs. In addition, 55 (35%) respondents want to be benefited from the services offered by the cooperative while 31 (20%) respondents want to meet new and diverse groups of student. The result shows that most students would like to join the cooperative to develop their leadership skills and social skills. This implies that the students would like to join the cooperative not just because of financial aspect but mostly because on the character development and social skills improvement.

Table 22. Distribution of respondents according to willingness to learn more about cooperative

WILLINGNESS TO LEARN MORE ABOUT COOPERATIVE	FREQUENCY	PERCENTAGE
Willing to learn more about cooperative	182	91
Not willing to learn more about cooperative	18	9
TOTAL	200	100

Willingness to learn more about cooperative. Table 22 illustrates the distribution of respondents according to willingness to learn more about cooperative. Majority (91%)



of the respondents are willing to learn more about cooperative while 9% of the respondents are not willing. The result implies that most students are willing to learn more about cooperative because they very much interested to join in the establishment of the cooperative.

Cooperative Respondent

Characteristics of the cooperative. The cooperative respondents are all (100%) multi-purpose cooperative. The result implies that registered primary cooperatives in La Trinidad prefer multi-purpose type of cooperative maybe because they want to offer not just single service but many. Moreover, the cooperatives were registered in different time. The oldest cooperative among the cooperative studied is the Benguet Government Employees Multi-purpose Cooperative which was registered on May 3, 1991 while the latest cooperative is the Landbank Employee and Associate Multi-purpose Cooperative which was registered on September 1, 2000.

Table 23. Distribution of respondents according to awareness about laboratory cooperative

AWARENESS ABOUT LABORATORY COOPERATIVE	FREQUENC	
	Y	PERCENTAGE
Aware	6	55
Not aware	5	45
TOTAL	11	100



Awareness about laboratory cooperative. Table 26 presents the distribution of respondents according to awareness about laboratory cooperative. More than half (55%) of the respondents are aware about laboratory cooperative while some (45%) are not aware. The result implies that more than half of the cooperative are aware about laboratory cooperative because some of the leaders of the primary cooperative were educators of cooperative while others were just informed because of the attempt to establish a laboratory cooperative of BSU students to be affiliated with BSU MPC.

Perception of establishing a laboratory cooperative. The perception of the cooperative respondents on the establishing a laboratory cooperative is shown in Table 27. All (100%) of the respondents think that establishing a laboratory cooperative in La Trinidad will be beneficial. The result implies that cooperative leaders and managers believe that establishing a laboratory cooperative in the community would be helpful. Thus, the establishment of laboratory cooperative in the locality is very important.

Table 24. Distribution of respondents according to perception of establishing a laboratory cooperative

PERCEPTION OF ESTABLISHING A LABORATORY COOPERATIVE	FREQUENCY	PERCENTAGE
Helpful	11	100
Not helpful	0	0
TOTAL	11	100



Who will be benefited on the establishment of laboratory cooperative. The distribution of respondents to who will be benefited on the establishment of laboratory cooperative is shown in Table 25. Six (55%) respondents believe that La Trinidad Community will be benefited and another 6 (55%) respondents believe that student will be benefited on the establishment of laboratory cooperative. Meanwhile, 2 (18%) respondents think that the guardian cooperative will be benefited. The result implies that leaders and managers of the cooperative believe that the establishment of laboratory cooperative would benefit the La Trinidad community as well as the students. In addition, as stated in the Guidelines of Laboratory Cooperative, the laboratory cooperatives shall endeavour to distance their members from the use and abuse of prohibited drugs and other forms of vices.

Table 25. Distribution of respondents to who will be benefited on the establishment of laboratory cooperative

BENEFICIARY	FREQUENCY	PERCENTAGE
La Trinidad Community	6	55
Guardian Cooperative	2	18
Student	6	55

*multiple response



Willingness to be a guardian cooperative. Table 26 presents the distribution of respondents according to willingness that their cooperative will be a guardian cooperative. Majority (73%) of the respondents want their cooperative to be a guardian cooperative while 27% of the respondents do not want their cooperative to be a guardian cooperative. This result implies that majority of the primary cooperatives are willing to be a guardian cooperative because they want to help the community as well as the students and that most of them are familiar about laboratory cooperative.

The table presents that the respondents are BODs and managers. Of which, 6 (55%) respondents are BOD while 5 (45%) are managers. From the 6 BODs, there are 4 (67%) them who are willing that their cooperative will be a guardian cooperative while 2 (33%) are not willing. From the 5 managers, majority (80%) of them are willing that their cooperative will be a laboratory cooperative while 20% of the 5 managers are not willing. This result implies that majority of the BODs and managers are willing that their cooperative will be a guardian cooperative. As stated in the Guidelines of Laboratory Cooperative Section 8, the BOD of the guardian cooperative shall form and appoint BOA (Board of Advisers), composed of not less than three (3) and not more than five (5).

As to the years of operation with regards to the registration at the CDA, 5 primary cooperatives belonging to 11-15 years of operation and 3 primary cooperatives belonging to 16-20 years operation are willing to be a guardian cooperative. On the other hand, 3 primary cooperatives belonging to different bracket which follows: 5-10 years of operation; 11-15 years of operation; and 16-20 years of operation are not willing to be a guardian cooperative. The result implies that the primary cooperatives willing to be a



guardian cooperative belong to 11-20 years of operation and that they can be considered as having sufficient and necessary practice and familiarity on the policies and regulations of a cooperative. Thus, primary cooperatives belonging to 11-20 years of operation and are willing to be a guardian are qualified to be a guardian cooperative since the Guidelines for Laboratory Cooperative do not identify the qualifications of guardian cooperative of laboratory cooperative.

Moreover, cooperative respondents who are willing to be a guardian cooperative have the following capitalization the previous year: 4 cooperative respondents, 10 Million and above; 3 cooperative respondents, 3 Million- less than 10 Million; and 1 cooperative respondent, less than 3 Million. Two cooperative respondents with 3 Million-less than 10 Million and 1 cooperative respondent with less than of 3 Million capitalization the previous year are not willing to be a guardian cooperative. This result implies that half of the willing primary cooperatives have 10 Million and above capitalization the previous year but as stated earlier, the Guidelines for Laboratory Cooperative do not identify the qualifications of guardian cooperative. However, the capitalization of the primary cooperative can be a big factor on the willingness as to the support the cooperative will offer to the laboratory cooperative.

The table also shows the number of members – regular and associate. Only 3 cooperatives have associate members. In addition, 6 willing cooperatives to be a guardian cooperative have more than 300 regular members and 2 willing cooperatives have less than 100 members. On the other hand, all of the cooperatives not willing to be a guardian cooperative have less than 100 members. This implies that most of the willing



cooperatives in terms of the number of members can be categorized as a big cooperative and can be qualified to be a guardian cooperative considering the trust of the people to the cooperative. However, one problem that would crop up from this circumstance is on how the cooperative would supports or assists the laboratory cooperative with the great number of member.

Willing cooperatives to be a guardian cooperative have the following as their conditions in accepting the affiliation of laboratory cooperative: a) There must be trained officers; b) Willingness of members; c) Registered with CDA and SEC; and d) adherence to existing rules and regulations.

Furthermore, they are willing to provide assistance in training needs and monitoring, and assistance in paper works like recording. In addition, a cooperative is wiling to offer employment or on-the-job training while another cooperative offers consultancy assistance.

On the other hand, the main reason for the unwillingness of cooperative to be guardian cooperative is that they are not familiar with the procedures in affiliation of laboratory cooperative with the guardian cooperative.



Table 26. Distribution of respondents according to willingness to be a guardian cooperative

WILLING					NOT WILLING					
NAME OF COOPERATIVE	POSITION OF THE RESPONDENT	YEARS OF OPERATION	CAPITALIZATION OF PREVIOUS YEAR	NUMBER OF MEMBERS		POSITION OF THE RESPONDENT	YEARS OF OPERATION	CAPITALIZATION OF PREVIOUS YEAR	NUMBER OF MEMBERS	
				REG.	ASS.				REG.	ASS.
MPC A	BOD	17 yrs	10M and above	>900	0					
MPC B	BOD	15 yrs	3M-<10M	<100	0					
MPC C	BOD	12 yrs	< 3 M	>300	0					
MPC D	Manager	19 yrs	10M and above	>1000	0					
MPC E	Manager	13 yrs	3M-<10M	>300	0					
MPC F	BOD	16 yrs	10M and above	<100	0					



Table 26. Continued

WILLING					NOT WILLING					
NAME OF COOPERATIVE	POSITION OF THE RESPONDENT	YEARS OF OPERATION	CAPITALIZATION OF PREVIOUS YEAR	NUMBER OF MEMBERS		POSITION OF THE RESPONDENT	YEARS OF OPERATION	CAPITALIZATION OF PREVIOUS YEAR	NUMBER OF MEMBERS	
				REG.	ASS.				REG.	ASS.
MPC G	Manager	19 yrs	10M and above	>500	>5000					
MPC H	Manager	13 yrs	3M-<10M	>300	>200					
MPC I						BOD	15 yrs	3M <10M	-	<100 0
MPC J						BOD	16 yrs	3M-<10M	<100	0
MPC K						Manager	8 yrs	< 3 M	<100	>500

SUMMARY, CONCLUSION AND RECOMMENDATION

Summary

The study was intended to determine the viability and the potential of establishing a laboratory cooperative in La Trinidad, Benguet and specifically it aspired the following: the awareness of the students about cooperative movement; the perceptions and interest of students in the establishment of laboratory cooperative in the study area; the willingness of selected primary cooperative accepting affiliation of laboratory cooperative and their conditions; and the regulations, requirements and policies in organizing a laboratory cooperative.

Two hundred (200) students were randomly selected from 6 different schools – secondary and tertiary schools - and 11 registered primary cooperatives in the study area were the respondents of the study. The respondents were interview with the aid of questionnaire. Other data were gathered through library research and internet surfing. In addition, the gathered data were tabulated, analyzed and interpreted according to the objectives of the study using descriptive statistics such as frequency distribution and percentages.

The findings shows that majority of the students – secondary students as well as college students – are dependent to their parents/guardian for their education. Most of the students are receiving their allowances daily because most of them are living with their parents. Since most of the students are living with their parent and receives their allowances daily, they do not have to be given large amount for allowance.



Majority of the student encounters financial crises because since they are given an amount that is just enough for the day, emergency expense can not be avoid especially when it is school-related. Few students encounter financial crisis on the rental of boarding house because most of the students are living with their parents or their guardian if they are not a resident in the study area. Majority of the students are living close to their relatives as to why in times of financial crises, the student easily seek assistance from them. In addition, majority of the students did not experience being turned down by the persons they approach for financial assistance because most students seek assistance from their relatives in times of financial crises.

Moreover, the most common place for the students to save is bank and cooperative. This is maybe due to the security and interest they get from the bank and cooperative. Majority of the students are interested to maintain savings deposit but maybe they do not have time and money.

Meanwhile, more than half of the students are not aware about cooperatives and majority of the students do not know the types of cooperative, maybe because it is not taught in school despite of the presence of cooperative in the school. However, most of the students think that cooperative is an organization that deals on savings, credit and loans maybe because they were influenced of what they see and they hear since most of the parents talks about saving and borrowing in the cooperative.

Most of the students think that establishing a cooperative for them will be helpful. As observe, this maybe because students are active in attending to non-curricular activities especially when they think they are benefited not just on intellectual aspect but



also to social and economical aspect. On the other hand, few students are not willing to invest/save in the cooperative to be established maybe because they do not have enough money or they do not trust cooperative. It is may also be because they do know and understand the regulations and policies of cooperative. Further information and dissemination may affect their willingness to invest/save in the cooperative to be established.

Majority of the students are willing to be a member of the cooperative because they think that it will be helpful to them and most students want multi-purpose type of cooperative maybe because they are influenced by the cooperative they see in the locality. In fact, most registered primary cooperative in La Trinidad are multi-purpose cooperative. In addition, some students may also think that multi-purpose type of cooperative offers not just credit or consumer but both credit and consumer. It also offers other services that suit with the students. Furthermore, most students are joining the cooperative to develop their leadership and social skills.

The finding shows that more than half of the cooperative are aware about laboratory cooperative. Most of the BODs and managers of the cooperative believe that the establishment of laboratory cooperative would benefit the La Trinidad community as well as the students.

Majority of the primary cooperatives are willing to be a guardian cooperative because they want to help the community as well as the students and that most of them are familiar about laboratory cooperative. The primary cooperatives willing to be a guardian cooperative belong to 11-20 years of operation. Half of the willing primary cooperatives



have 10 Million and above capitalization the previous year and most of the willing cooperatives have more than 300 regular members.

Conclusion

Based on the findings, the following conclusions were drawn:

1. More than half of the students are not aware about cooperatives maybe because students do not mind especially if it does not concern them. As to the students who are aware about cooperatives, it may be because there are influential factors concerning their knowledge about cooperative. It therefore shows that because most school employees have cooperative, thus, even if it is not taught it is learned by the students.

2. Most of the students think that cooperative is an organization that deals on savings, credit and loans maybe because they were influenced of what they see and they hear since most of the parents talks about saving and borrowing in the cooperative.

3. Most of the students think that establishing a cooperative for them will be helpful. This is because students are active in attending to non-curricular activities especially when they think they are benefited not just on intellectual aspect but also to social and economical aspect.

4. Some students are not willing to be invest/save in the cooperative to be established maybe because they do not have enough money or they do not trust cooperative. It is also maybe because they do know and understand the regulations and policies of cooperative. Further information and dissemination may affect their willingness to invest/save in the cooperative to be established.



5. Majority of the students are willing to be a member of the cooperative because they think that it will be helpful to them. In addition, some students are not willing because they do not know how cooperative operates. Most students want multi-purpose type of cooperative maybe because they are influenced by the cooperative they see in the locality. In fact, most registered primary cooperative in La Trinidad are multi-purpose cooperative. In addition, some students may also think that multi-purpose type of cooperative offers not just credit or consumer but both credit and consumer. It also offers other services that suit students.

6. Most students are joining the cooperative to develop their leadership skills and social skills. This implies that the students are joining the cooperative not just concerns on financial aspect but mostly because on the quality and social skills improvement.

7. More than half of the cooperative are aware about laboratory cooperative because some of the leaders of the primary cooperative were educators of cooperative while others according to interviews were just informed because of the attempt to establish a laboratory cooperative of BSU students to be affiliated with BSU MPC.

8. Primary cooperatives willing to be a guardian cooperative belong to 11-20 years of operation and that they can be considered as having sufficient and necessary practice and familiarity on the policies and regulations of a cooperative. Thus, primary cooperatives belonging to 11-20 years of operation and are willing to be a guardian are qualified to be a guardian cooperative since the Guidelines for Laboratory Cooperative do not identify the qualifications of guardian cooperative of laboratory cooperative.



9. Half of the willing primary cooperatives have 10 Million and above capitalization the previous year but as stated earlier, the Guidelines for Laboratory Cooperative do not identify the qualifications of guardian cooperative. However, the capitalization of the primary cooperative can be a big factor on the willingness as to the support the cooperative will offer to the laboratory cooperative.

10. Most of the willing cooperatives in terms of the number of members can be categorized as a big cooperative and can be qualified to be a guardian cooperative considering the trust of the people to the cooperative. However, one problem that would crop up from this circumstance is on how the cooperative would supports or assists the laboratory cooperative with the great number of member.

11. Willing cooperatives to be a guardian cooperative have the following as their conditions in accepting the affiliation of laboratory cooperative: a) There must be trained officers; b) Willingness of members; c) Registered with CDA and SEC; and d) adherence to existing rules and regulations. Furthermore, they are willing to provide assistance in training needs and monitoring, and assistance in paper works like recording. In addition, a cooperative is wiling to offer employment or on-the-job training while another cooperative offers consultancy assistance.

12. There is a potential of putting up a laboratory cooperative because of the willingness of the students and primary cooperative to adopt it.



Recommendation

The following are recommended for the awareness of students about cooperative:

1. Information dissemination about cooperative shall be conducted from school to school in La Trinidad, Benguet discussing essentially the following: principles and practices; objectives and purposes of cooperatives; and the role of cooperatives in community development.

2. To complement the information dissemination, seminar/workshops on the organization, registration, and management of a cooperative shall be launched by the concerned organizations/agency. It will be attended by willing students to be a member.

3. Primary cooperatives shall be tapped as sponsors and/or facilitators of the information dissemination campaign and seminar/workshop. In this way, it may serve as a ground for the awareness of primary cooperative about laboratory cooperative.

4. Government and non-government agencies can also be tapped as sponsors for the endeavor.



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APPENDIX 1

College of Agriculture
Department of Agricultural Economics and Agribusiness Management
Benguet State University
La Trinidad, Benguet

January 2009

SAMUEL S. LARUAN
Principal
San Jose High School
Poblacion, La Trinidad, Benguet

Dear Sir:

Greetings!

In line with our undergraduate thesis, I, a Bachelor of Science in Agribusiness Management student majoring in Cooperative Management, am presently conducting my study entitled “ Potentials of Establishing a Laboratory Cooperative in La Trinidad, Benguet” as a partial requirement for graduation.

Moreover, the respondents of the study are the students with an age bracket of 12-18 and the Board of Directors and/or managers of selected registered primary cooperative in the study area.

In this connection, may I request for ten (10) students from each year level to answer the questionnaire.

Your cooperation and compliance is highly appreciated.

Thank you very much and God bless!

Respectfully yours,

JOLLY ANN K. GARCIA
Student Researcher

Noted:
JOVITA M. SIM



Thesis Adviser

APPENDIX 2

College of Agriculture
Department of Agricultural Economics and Agribusiness Management
Benguet State University
La Trinidad, Benguet

January 2009

THE MANAGER
BODA MPC
Buyagan, La Trinidad, Benguet

Dear Sir/Madam:

Greetings!

In line with our undergraduate thesis, I, a Bachelor of Science in Agribusiness Management student majoring in Cooperative Management, am presently conducting my study entitled “ Potentials of Establishing a Laboratory Cooperative in La Trinidad, Benguet” as a partial requirement for graduation.

Moreover, the respondents of the study are the students with an age bracket of BOD and/or managers of selected registered primary cooperative in the study area.

In this connection, may I request a part of your time to kindly answer the attached questionnaire. Your kind assistance will enable me to complete all the requirements in due time. Rest assured that all data gathered will be kept confidential.

Thank you very much and God bless!

Respectfully yours,

JOLLY ANN K. GARCIA
Student Researcher

Noted:

JOVITA M. SIM



Thesis Adviser

APPENDIX 3

Survey Questionnaire for Students

This questionnaire is intended to solicit opinions about the establishment of a laboratory cooperative in La Trinidad, Benguet that will be affiliated with a guardian cooperative in the same locality.

NOTE: A laboratory cooperative is a special type of cooperative organized by minors and who are dependent from their parents for support – like students.

INSTRUCTIONS: Please answer the questions frankly and honestly. Please check your choices. Your answers will be treated strictly confidential.

School Secondary Tertiary Vocational
 Year Level 1st 2nd 3rd 4th others (pls. specify) _____
 Name of School _____

PERSONAL INFORMATION

Name _____ Date _____
 Age _____ Date of Birth ____-____-____ Sex F M Civil Status S M
 Provincial Address _____
 Contact # _____

a. Do you have scholarship/Grant Yes None

1. If yes, what are the benefits you received? _____
2. If no, did you apply in any scholarship but not chosen? Yes No

b. Do you depend solely to your parents/guardian for your school fees such as tuition fees and allowances? Yes No

1. If yes, how do you often receive your allowance?
(pls. specify) _____
2. How much do you receive?
(pls. specify) _____

c. Do you encounter financial crises? Yes No



1. If yes, to whom do you seek assistance aside from parents?
 relatives friends teachers
 others (pls. specify) _____
2. What are these financial crises?
 school projects
 tuition fees
 rental of boarding house
 food
 others (pls. specify) _____
3. Have you experience being turned down by the person(s) you approach for financial assistance? Yes No

d. Do you maintain savings deposit? Yes No

1. If yes, where? _____
2. Why do you maintain your savings there? _____
3. If no, do you have plans or interest to have one? Yes No

LEVEL OF AWARENESS ON COOPERATIVE AND WILLINGNESS OF ORGANIZING A LABORATORY COOPERATIVE

a. Are you aware about cooperatives? Yes No

1. If yes, what cooperative do you know? _____
2. How did you know about cooperatives?
 in school at home from friends
 others (pls. specify) _____
3. Do you know the types of cooperative? Yes No
 If Yes, what? _____
4. In your understanding, how do you perceive and define cooperatives?
 An organization that is:
 owned by the members
 encourages thrift and savings mobilization among the members
 generates funds and extend credit to members for productive and provident purposes
 provides goods and services to members
 develops expertise and skills among its members



offers loans

b. Do you think establishing a cooperative for the students is helpful? Yes No

1. If yes, in what way? _____

2. If no, why? _____

c. Are you willing to contribute/invest/save in the cooperative? Yes No

1. If no, why? _____

d. Are you willing to be a member of the said cooperative? Yes No

1. If yes, what type of cooperative will be organized?

credit consumer
 multi-purpose others (pls. specify) _____

2. What is your purpose of joining such cooperative?

to meet new and diverse groups of students
 to develop leadership skills and social skills
 to be benefited from the services offered by the cooperative
 for savings purposes
 as source of financial assistance in times of needs
 others (pls. specify) _____

3. If no, why

I don't know about cooperatives
 I just don't like to join
 cooperatives are just another organization that won't last
 Others (pls. specify) _____

e. Are you willing to learn more about cooperatives? Yes No



APPENDIX 4

Survey Questionnaire for BODs and/or Managers of Cooperatives

This questionnaire is intended to take your opinions about the establishment of a laboratory cooperative in La Trinidad, Benguet that will be affiliated with a guardian cooperative in the same locality.

NOTE:

A *Laboratory Cooperative* is a special type of cooperative organized by minors and who are dependent from their parents for support – like students.

A *Guardian Cooperative* shall refer to a cooperative duly registered with the Authority with which a laboratory cooperative is affiliated.

INSTRUCTIONS: Please answer the questions frankly and honestly. Please check your choices. Your answers will be treated strictly confidential.

Name of the respondent _____

Position of the respondent in the cooperative _____

Name of the cooperative _____

Address of the cooperative _____

Type of the cooperative

- | | | |
|--|--|------------------------------------|
| <input type="checkbox"/> credit | <input type="checkbox"/> consumer | <input type="checkbox"/> marketing |
| <input type="checkbox"/> service | <input type="checkbox"/> multi-purpose | <input type="checkbox"/> producer |
| <input type="checkbox"/> others (pls. specify) _____ | | |

Date of establishment _____

Capitalization of the current year

- less than 1 M
- 1 M - less than 3 M
- more than 3 M - less than 5 M
- 5 M - less than 10 M



10 M or more than 10 M

a. Are you aware about laboratory cooperatives? Yes No

1. If yes, do you know a laboratory cooperative? Yes No
 2. If yes, what is the name of the laboratory cooperative?
-

b. Do you think establishing a laboratory cooperative in the municipality will be beneficial to the following:

- | | |
|--|--|
| <input type="checkbox"/> La Trinidad community | <input type="checkbox"/> students only |
| <input type="checkbox"/> guardian cooperative only | <input type="checkbox"/> others (pls. specify) _____ |
-

c. Is your cooperative willing to be a guardian cooperative? Yes No

1. If yes, what assistance can you provide to the laboratory cooperative?
 - training needs and monitoring
 - assistance in paper works like recording
 - others (pls. specify) _____
2. Conditions of accepting a laboratory cooperative.

3. If no, why?
 - not familiar in managing a laboratory cooperative
 - not familiar with the procedures in affiliation of laboratory cooperative with the guardian cooperative
 - difficult to manage
 - others (pls. specify) _____

