

ENTREPRENEURIAL STATUS OF DAR-ASSISTED
COOPERATIVES IN SAMAR: AN ASSESSMENT

A Thesis

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In partial fulfillment of the requirements for the degree, Master of Arts in Public Management, this thesis entitled "ENTREPRENEURIAL STATUS OF DAR-ASSISTED COOPERATIVES IN SAMAR: AN ASSESSMENT" has been prepared and submitted by Mr. Bernardino A. Bacurio, who having passed the comprehensive examination is hereby recommended for oral examination.

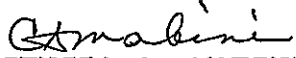

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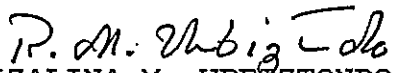

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B.A.B

DEDICATION

- the women in my life, Lita and Joy***
- sons, Jake, Natt and Ken***
- those who believe in sincerity and
hardwork***

This humble output is lovingly dedicated

ABSTRACT

This study attempted to assess the entrepreneurial status of the DAR-assisted cooperatives in Samar. The normative-descriptive method of research was used in this study using the questionnaire as the primary data gathering instrument. The questionnaire was validated by research experts and was pilot-tested in Barangay Sta. Cruz MPC of Tarangnan, Samar for readability, validity and ease of answering. On the extent of the gravity of problems encountered relative to the program implementation, the cooperative officers and members perceived all the problems encountered relative to the program implementation as “less grave”. On the other hand, the line agency representation perceived implementation as “grave”. On average, the two groups of respondents considered the extent of gravity of problems encountered relative to the implementation of the different program activities as “less grave”. As to the enhancement of the different program activities on the entrepreneurship of cooperatives it was perceived by the two groups of respondents as “moderately enhanced”. As to the extent of implementation of the different program activities of entrepreneurship of the cooperative, the two groups of respondents perceived it as “moderately implemented”. On the extent of the gravity of problems encountered relative to the implementation of the different program activities, it was perceived by the two groups of respondents as “less grave”.

TABLE OF CONTENTS

Title Page	i
Approval sheet	ii
Acknowledgment	iii
Dedication	v
Abstract	vi
Table of Contents.	vii

CHAPTER	PAGE
1. THE PROBLEM AND ITS BACKGROUND	1
Introduction.	1
Statement of the Problem.	4
Hypotheses.	8
Theoritical Framework	9
Conceptual Framework.	10
Significance of Study	12
Scope and Delimitation.	13
Definition of Terms	15
2. REVIEW OF RELATED LITERATURE AND STUDIES . .	21
Related Literature.	21
Related Studies	42

CHAPTER	PAGE
3. METHODOLOGY.	54
Research Design.	54
Instrumentation.	55
Sampling Procedure	58
Statistical Treatment	61
4. PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA.	64
Profile of DAR-assisted Cooperatives in Samar.	64
Membership	64
Professional Growth of Members	66
Total Assets	67
Loan Profile	68
Grant Profile.	71
Capital Build-up and Savings Generation. .	71
Entrepreneurial Activities	73
Profile of Cooperative Officers and Members.	74
Age and Sex	74
Marital Status.	75
Educational Attainment.	76
Family Size	77
Sources of Income	78
Average Monthly Income.	80

CHAPTER	PAGE
Extent of Enhancement of the Different Program Activities on the Entrepreneurial Activities of the Cooperatives.	80
Comparison of Responses of the Two Groups of Respondents on the Extent of Enhancement of the Different Program Activities of Entrepreneurship of Cooperatives	85
Extent of Implementation of the Different Program Activities of Entrepreneurship of Cooperatives.	87
Comparison of Responses of the Cooperative Officers and Members and the Line Agency Representative on the Extent of Implementation of the Different Program Activities of Cooperative Entrepreneurship	93
Extent of Gravity of Problem Encountered Relative to the Program Implementation .	97
Comparison of Responses of the Cooperative Officers and Members and the Line Agency Representatives on the Gravity of Problems Encountered	103
5. SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS.	109
Summary of Findings.	109
Conclusions.	120
Recommendations.	122
BIBLIOGRAPHY	124
APPENDICES	127
A. Request for Approval of Title.	127
B. Application for Assignment of Adviser.	128

	PAGE
C. Request for Approval of Fielding of Survey Questionnaire.	129
D. List of DAR-assisted Cooperatives, their Loca- tion and Number of Members	130
E. Name of Agencies Directly Involved, Coordina- ting, Assisting with the Subject Cooperative	131
F. Questionnaire for Cooperative Officers and Members.	132
G. Questionnaire for Line Agency Representatives.	143
CURRICULUM VITAE	150
List of Tables and Figures	153

Chapter 1

THE PROBLEM AND ITS BACKGROUND

Introduction

A glimpse at our demographic situation would show that sixty percent of our population are in the rural areas¹. Development then should be focused in these regions. Rural development will help in the attainment of our national goal through entrepreneurship and the industries to rural areas.

The full industrialization of our country by the year 2000 as envisioned by President Fidel V. Ramos is not the sole responsibility of the government but that of the private sectors as well. While the rural areas are supplier of manpower to urban labor market centers, most of them are misplaced and victims of environmental and cultural disparity leading to problem situations, such as 1.) the underdevelopment of the rural areas due to lack of labor and manpower and 2.) the population expression in the urban centers due to migrant opportunity seekers. Therefore assistance to private individuals or group of individual is

¹Rural Enterprises Development and Management for Agrarian Reform Communities (ARCs), Food and Agriculture Organization of the United Nations Technical Support to Agrarian Reform and Rural Development (FAO-TSARRD) and Department of Agrarian Reform, National Media Production.

imperative for them to become effective and better partners in nation building. We need dynamic rural communities thriving with a new breed of farmer-entrepreneurs who do profitable business out of agriculture in a society characterized by freedom and equity². This is so because engaging in entrepreneurial activities will enhance a persons creativity and productivity making him more capable of self-sufficiency.

The national goal for agricultural development is to raise the income of farm families both in on-farm and non-farm sources. Cooperative movement has been a government program for poverty alleviation since way back in 1915 when Public Act No. 2508 otherwise known as "Agricultural Credit Cooperative Association" was enacted³. Several enactments and revisions were made, likewise several government agencies were mandated to assist or undertake the same activities. Presently, the Department of Agrarian Reform in coordination with other government agencies, non-government organizations (NGO), people's organization (PO), are tasked to assist agricultural cooperatives as part of the support program component of the Comprehensive Agrarian Reform

²Ibid.

³Agapito Aquino, Primer on the Cooperative Code of the Philippines, (Manila: 1991), pp. 1-3.

Program (CARP)⁴.

Through the "Agrarian Reform Community Organization and Development" (ARCOD) process, there are four components of organizational development inclusive in the community immersion program such as, a.) the social preparation phase, b.) the organizational phase, c.) the capability building phase, and d.) the enterprise and alliance building phase.⁵

The situation that is aimed at is one where farmers have generated savings and sufficient farm inputs which are available to run the farm as a business. Farming should be treated as an enterprise, the farmer have developed that business outlook, know how to source out funds, able to incur the least cost possible in farming operations in order to earn more, and engage in a bigger scale of farming system. They are the farmers who are no longer marginal producers but suppliers for agricultural enterprises both local and abroad.

Despite the intervention and presence of the government, the growth of cooperative movement in the Philippines

⁴The Agrarian Reform Committee, Primer on Agrarian Reform, (Manila: National Media Production Center, 1979), pp. 7-8.

⁵Manual on Agrarian Reform Community Planning and Development. Food and Agriculture Organization - Technical Support to Agrarian Reform and Rural Development (FAO-TSARRD) and Department of Agrarian Reform, pp. 4-5.

status of the DAR-assisted cooperatives in Samar. Specifically, it sought to answer the following questions:

1. What is the profile of the DAR-assisted cooperatives in Samar with respect to :

- 1.1. membership?
- 1.2. professional growth of members?
- 1.3. total assets?
- 1.4. loans profile?
- 1.5. grants profile?
- 1.6. capital build-up and savings generations?
- 1.7. entrepreneurial activities engaged in?

2. What is the profile of the DAR-assisted cooperative members with respect to :

- 2.1. age?
- 2.2. sex?
- 2.3. marital status?
- 2.4. educational qualification?
- 2.5. family size?
- 2.6. sources of income?
- 2.7. average monthly income?

3. As perceived by the cooperatives officers and members, and the representatives of the DAR, other government agencies, non-government organization (NGO) involved in the cooperative development program, to what extent did the following program activities enhance entrepreneurship among

cooperatives/cooperative members?

- 3.1. capability building activities/trainings?
- 3.2. capital build-up and savings generations?
- 3.3. availment of loans from lending institutions?
- 3.4. relending/reloaning to cooperative members?
- 3.5. financing of projects by the cooperative members?
- 3.6. repayment of loan to cooperatives by the members?
- 3.7. repayment to lending institutions by the cooperatives?
- 3.8. monitoring of project implementation?
- 3.9. evaluation of profitability of projects?
- 3.10. partnership building and networking?

4. Is there a significant difference between the perceptions of the two groups of respondents in terms of the extent to which the ten aforementioned program activities enhanced entrepreneurship among cooperatives?

5. Based on the assessment of the two groups of respondents, what is the extent of implementation of the following entrepreneurial activities?

- 5.1. capability building activities/trainings?
- 5.2. capital build-up and savings generation?
- 5.3. availment of loans from lending institutions?
- 5.4. relending/reloaning to cooperative members?

5.5. financing of projects by the cooperative members?

5.6. repayment of loans to cooperatives by the members?

5.7. repayment to lending institutions by the cooperatives?

5.8. monitoring of project implementation?

5.9. evaluation of profitability of projects?

5.10. partnership building and networking?

6. Is there a significant difference between the perceptions of the two groups of respondents in terms of the extent of implementation of the ten aforementioned entrepreneurial program activities ?

7. As perceived by the cooperative officers and members as well as the representatives of DAR, other government agencies and NGOs, what is the extent of gravity of the problems encountered relative to the ten aforementioned entrepreneurial program activities?

8. Is there a significant difference between the perceptions of the two groups of respondents on the extent of gravity of the problems encountered relative to the ten aforementioned entrepreneurial program activities?

9. Based on the findings of this research endeavor, what implications and policy redirections maybe formulated relative to DAR-assisted cooperatives?

Hypotheses

1. There is no significant difference between the perceptions of the cooperative officers and members, and the representatives of DAR, other government agencies and NGO's on the extent to which the following program activities enhanced entrepreneurship among cooperative members :

- 1.1. capability building activities
- 1.2. capital build-up and savings generation
- 1.3. availment of loan from lending institutions
- 1.4. relending to cooperative members
- 1.5. financing of projects by the members
- 1.6. repayment of loan to cooperatives by the members
- 1.7. repayment to lending institutions by the cooperatives
- 1.8. monitoring of project implementation
- 1.9. evaluation of profitability of projects
- 1.10. partnership building and networking

2. There is no significant difference between the perceptions of the two groups of respondents on the extent of implementation of the ten entrepreneurial activities of the DAR-assisted cooperatives.

3. There is no significant difference between the perceptions of the two groups of respondents on the extent of gravity of problems encountered relative to the ten

aforementioned program activities.

Theoretical Framework

This study is anchored on "Full Employment and Full Production" economic theory propounded by McConnell which says;

"Economic efficiency is achieved when full employment and full production are realized or unemployment and underemployment are avoided."

"Economic efficiency requires that available resources be actually utilized in the production of goods and services rather than allowed to lie idle."

"Unutilized resources... both human and non-human... mean waste and inefficiency... when society fails to put its available resources into the productive process, it realizes no output at all."⁸

Applying the doctrine "parens patriae" the government has a great role in giving full employment opportunities to its constituents. With these government resources, plans and program thrusts must be addressed to this end. However, there is a corresponding role of the people to make this development efforts possible.

Due to changes in situations and opportunities, development concepts eventually changed. Agricultural production has extended its domain to processing and marketing. The

⁸Campbell R. McConnell, Economic Principles, Problems and Policies, (3rd ed.; Manila, 1960), page 27.

traditional farmers' concept which means that the father is only concerned to produce for himself and his family now includes concerns for out-of-school-youth, and lately, women-in-development. All these are in response to the need of a competitive world.

Under the system of free enterprise, the small entrepreneurs are no match to their giant counterparts. There is only one way for the small entrepreneurs to compete and prosper in business: to pool their interests and resources.

Accordingly, the cooperatives can do much, in coordination with the government agencies, and non-government organizations (NGO) to carry out such development objectives.

Conceptual Framework

Figure 1 shows the conceptual framework of this study. The paradigm is represented with squares and rectangles connected with lines and arrows to signify their flow of relationships. At the base of the paradigm are squares representing the fifteen (15) DAR-assisted cooperatives in the Province of Samar which were the subject of the study. The upper next square features the components of the cooperative entrepreneurship viz: 1. Capability building activities or trainings attended by the officers and members of the cooperatives, 2. Capital build-up and savings generations, 3. Availment of loans from lending institutions, 4.

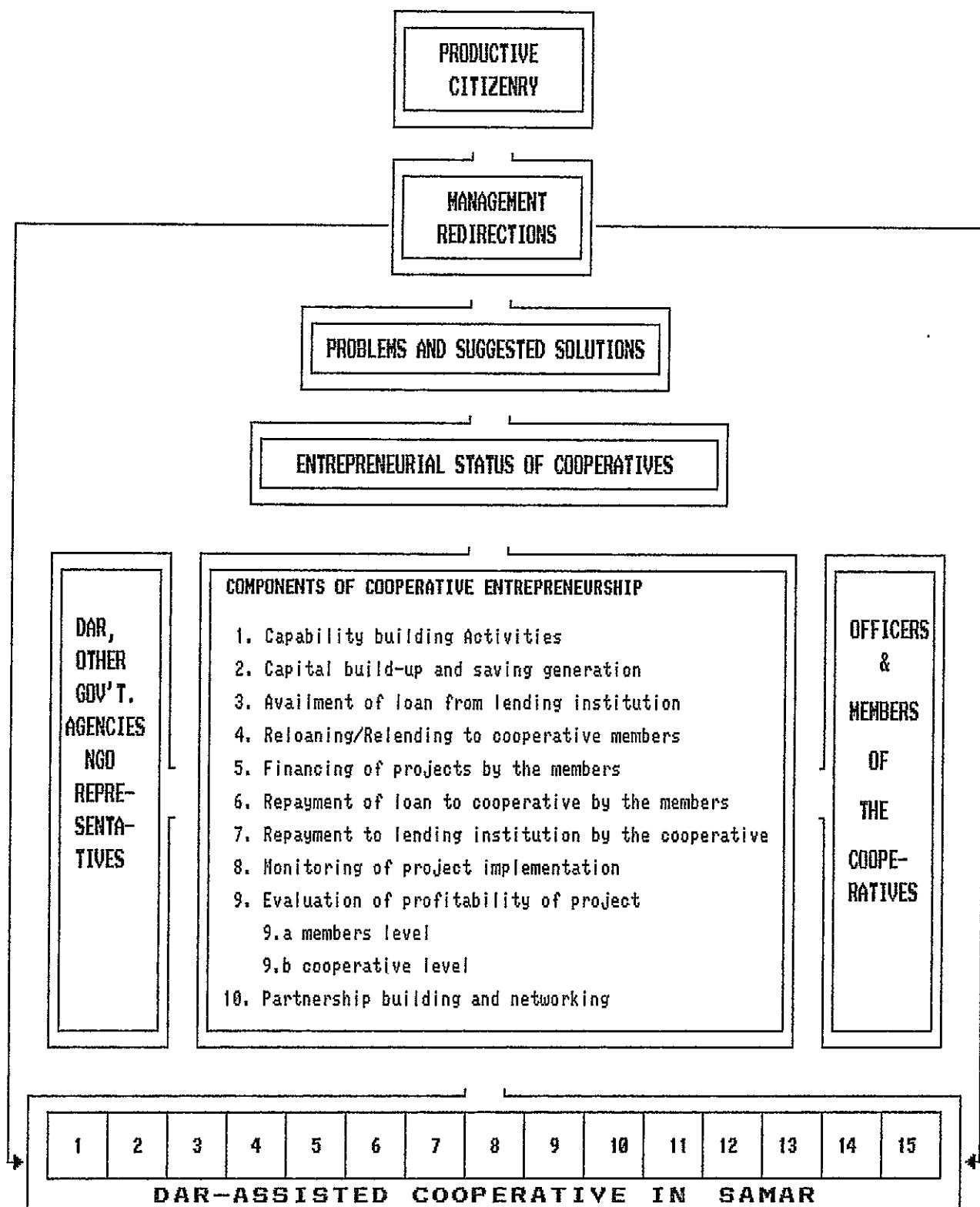


Figure 1. The Paradigm on the Assessment of Entrepreneurial Status of DAR-assisted Cooperatives in Samar Showing the Research Environment, Variables Involved and the Ultimate Goal of Both the Study and the Program.

Reloaning/ relending to cooperative members, 5. Financing of projects by the borrower/cooperative members, 6. Repayment of loans by members to the cooperatives, 7. Repayment to lending institution by the cooperatives, 8. Monitoring of project implementation, 9. Evaluation of profitability of projects, and 10. Partnership building and networking. The two vertical rectangles indicate the two groups of respondents involved in this study which are the officers and members of the subject cooperatives, and the DAR, other government agencies, NGO representatives, directly responsible for the informations on problems and suggestions for management redirections. The line from management redirection to cooperative represents the feedback mechanism. Finally, at the apex is a rectangle representing the ultimate aim of the study, the productive citizenry..ls1

Significance of the Study

This study was conducted because it appears that up to this time no formal study on the cooperative development in Samar has been undertaken to reveal the current status of the program, particularly on the aspect of entrepreneurship which is its basic and ultimate purpose.

Likewise, this study attempted to find out the strengths and weaknesses of the program implementation whether the program is implemented according to its goals

and objectives.

Moreover, the findings of this study reflected numerous problems and factors that may directly or indirectly affect cooperative development.

Specifically, this study will benefit the following:

The implementing agencies, program planners and implementors will utilize the findings of this study as inputs for decision-making, sound management and policy redirections. Planning, monitoring, strategies, policies and other management tools are attuned for an effective delivery of services to the beneficiaries and cooperative members upon which the success of CARP fully depends.

The cooperative officers and members who are the direct beneficiaries of the program will find fulfillment in their struggle for a better quality of life that can possibly be achieved by a better and attuned program implementation.

Future researchers who plan to undertake similar research endeavor will have the findings of this study as their guide and reference.

Scope and Delimitation

This study is only limited to the assessment of the entrepreneurial status of (15) DAR-assisted cooperatives in the Province of Samar, particularly on its program components, Vis: 1. Capability building activities, 2. Capital

build-up and savings generation, 3. Availment of loans from lending institution, 4. Reloaning/relending to cooperative members, 5. Financing of projects by the members, 6. Repayment of loans to cooperatives by the members, 7. Repayment to lending institutions by the cooperatives, 8. Monitoring of project implementation, 9. Evaluation of profitability of project, and 10. Partnership building and networking. It involved a total of 293 respondents broken down as follows: 243 respondents from the cooperative officers and members, and 53 respondents from the different government and non-government agencies involved in the cooperative development program implementation. These cooperatives are as follows: 1. Casandig, Gandara Multi-Purpose Cooperative (MPC), 2. Buenavista, San Jorge MPC, 3. Tizon, Tarangnan MPC, 4. Majacob, Tarangnan MPC, 5. Cagtutulo, Tarangnan MPC, 6. Mahayagnon, Catbalogan, MPC 7. Iguid Catbalogan MPC, 8. Christian, Calapi, Motiong MPC, 9. Caranas, Motiong MPC, 10. Tutubigan, Paranas MPC, 11. Balugo, Hinabangan MPC, 12. Pahug, Pinabacdao MPC, 13. Camanhagay, San Sebastian MPC, 14. Maligaya, Sta. Rita MPC, 15. Cabugao, Daram MPC..1s1

Definition of Terms

In order to provide the readers a common frame of reference, the following terms are being defined as used in this study.

Agrarian reform. It is a program of the government aimed to uplift the farmers from the bondage of poverty, ignorance, and stagnation, and to make them useful, dignified, responsible, and progressive partners in nation building. The program starts from land redistribution as its core program plus the delivery of package of support services⁹.

ARCOD. This refers to an acronym for Agrarian Reform Community Organization and Development.

Assessment. This refers to an analysis of a program to determine the problem, that exist in the implementation, what has been achieved; whether goals and objectives are being met, and how the program can be improved¹⁰.

CARL. This is an acronym for Comprehensive Agrarian Reform Law.

CARP. This is an acronym for Comprehensive Agrarian Reform Program.

Collectives. As used in this study, collectives is used synonymous to that of organization, association, or cooperative.

⁹Agrarian Reform Committee, op. cit., p.24.

¹⁰Fredderick C. Mish, et. al.) Webster Ninth New Collegiate Dictionary, (Springfield, Massachusetta, USA: Meriam Webster Publishing Co., 1989), p. 109.

Cooperative. As defined by the cooperative code of the Philippines, cooperative is duly registered association of persons, with a common bond of interest, who have voluntarily joined together to achieve a lawful social or economic end, making equitable contributions to the capital required and accepting a fair share of the risk and benefit of the undertakings in accordance with universally accepted principles of cooperation¹¹.

CBU. This an acronym for capital build-up.

DAR-assisted cooperatives. As used in this study, DAR-assisted cooperatives are cooperatives privately managed by its officers and members but its programs, projects and other affairs are monitored by the Department of Agrarian Reform.

Entrepreneur. This refers to a person who recognize market opportunities and marshalls these resources required to maximize that opportunity for long term personal and other gains¹².

Farmer beneficiary. This refers to the farmers who are recipient of the support program of the government and the

¹¹Agapito Aquino, op. cit., p. 127.

¹²Mish, op. cit., p. 201.

non-government organization¹³.

Grants. As used in this study, grants are financial or material assistance availed of by the cooperatives not subject for payment.

Implementation. Webster defined implementation as an act of carrying out, accomplishing or fulfilling something¹⁴. In this study, the term refers to the implementation of different program components of entrepreneurship of cooperatives.

Large scale industry. This refers to an industry having 60 Million capitalization and above.¹⁵

Loans. As used in this study, loans are financial assistance availed of and payable by the cooperative with corresponding interest.

Management redirection. As used in this study, management redirection is realigning, deviating the direction of the program implementation as affected by the changing development need of the society.

Medium scale industry. This refers to an industry

¹³Agrarian Reform Committee, Loc. cit.

¹⁴Ibid. p. 604.

¹⁵Small and Medium Enterprise Development Council (SMED) " Resolution Number 3, Series of 1995 in concurrence with Central Bank of the Philippines.

having 15 million to 60 million capitalization.¹⁶

MPC. This refers to an acronym for Multi-Purpose Cooperative.

NGO. This refers to the acronym for Non-government organization.

PBSP. This refers to the acronym for Philippine Business for Social Progress.

Line agencies. As used in this study, line agencies refer to agencies of the government involved in cooperative development or coordinating with the program implementation other than DAR.

Savings. As used in this study, savings also refer to "auto-savings" which means an scheduled contribution by the cooperative member in cash in the account of the cooperative members, either weekly, every two weeks or monthly, the purpose of which is to generate capital and develop saving habit of the cooperative members.

SERCF. This refers to the acronym for Samar Enterprise for Resource Center Foundation.

Small scale industry. This refers to industries whose capitalization is above 1.5 million but not exceeding 15

¹⁶ Ibid.

million.¹⁷

Status. Webster defined status as standing, position, in regards to the rank and condition.¹⁸

WESADEF. This means an acronym for Western Samar Development Foundation.

¹⁷Ibid.

¹⁸Mish, op. cit., p. 1152.

Chapter 2

REVIEW OF RELATED LITERATURE AND STUDIES

This chapter includes relevant informations gathered by the researcher from books and other related sources, studies that are related to the present study. This also includes brief explanation on the relationships with, and distinct differences of the present endeavor from previous studies conducted.

However, because of relative scarcity of literature and studies specifically dealing with cooperative development programs, some conceptual literature and studies herein presented are peripheral to the focus of this study but are related in some respect because they deal with evaluation and assessment of some development programs and projects.

Related Literature

History reveals that Agrarian Reform Program did not only begin when President Fidel V. Ramos ascended Malacañang. Neither it started with Marcos Operation Land Transfer. It began in the nineteen hundreds when the Spaniards passed Royal Decree that legalized land ownership. The American and other Filipino leaders initiated their own version of land reform, however, the same were not given a chance to prosper.

What is made clear is that, every agrarian reform effort, there is a corresponding organized farmers responses against or in support of the program.

During the Japanese occupation for example, there existed the HUKBALAHAPs (Hukbong Bayan Laban sa Hapon) with the purpose to derail the Japanese belligerent government from looting and devastating our vast tracts of lands and natural resources.

During the Marcos administration the famous NPA (New People's Army) was commenting so much in the implementation of "Operation Land Transfer". The message that could be derived from the given situations is that the farmers, who are directly affected by any agrarian reform program could not just be dictated. The farmers should be the focus and even partners in planning and implementing in every agrarian reform effort if the same is going to prosper.

The 1987 Constitution recognized farmers as partners in nation building. On the aspect of planning and management, Section 5 of Art. XIII stipulates that:¹⁹

"The State shall recognize the right of farmers, farmworkers, and landowners, as well as cooperatives and other independent farmer's organizations to

¹⁹Joaquin G. Bernas, S. J., The 1987 Philippine Constitution a Primer-Reviewer, (1st ed.; Manila : Rex Publishing Co., 1987), p. 348.

participate in the planning organization, and management of the program and shall provide support to agriculture through appropriate technology and research, and adequate financial, production, marketing, and other support services."

In fact the late Congressman Bartolome Arteche Representative for peasant sector was a president of Agrarian Reform Beneficiaries Association (ARBA), Province of Samar.

On August 8, 1963, RA 3844 otherwise known as Agricultural Land Reform Code of the Philippines, was signed. Unfortunately, the code was never given a chance to be implemented.

Finally in 1972, faced with a seeming threat to the political and social order, the former President Marcos proclaimed PD 27, otherwise known as "Operation Land Transfer" but the program relatively failed because of the following causes:²⁰

Lack of political will. When Marcos restricted the program coverage to tenanted rice and corn above seven (7) hectares only, it cast doubts on the sincerity of the administration to implement a genuine agrarian reform program. The entire program was placed in jeopardy.

Lack of funds. The Department of Agrarian Reform has

²⁰CARP Primer, Bureau of Agrarian Reform information and Education, Department of Agrarian Reform, 1990, pp. 12-22.

one of the smallest budgets among government agencies, Its regular share in the total national budget consistently declined.

No popular participation. There was no attempt to mobilize non-government forces to help implement the agrarian reform program.

At present the government instituted the Comprehensive Agrarian Reform Program (CARP) through RA 6657, for the purpose of developing the countryside through land redistribution to farmers and farm-workers and a package of support services that will enhance farm and non-farm production²¹.

The strategy adapted by the government is through the establishment of Agrarian Reform Communities (ARCs) coupled with the streamlining of the program to two (2) main sub-programs which are the Land Tenure Improvement (LTI), and the Program Beneficiaries Development (PBD)-the program to support and assist the farmers after they received their land titles and eventually organize them to an associations or cooperatives so that they be able to handle their development affairs collectively.

The ultimate vision of the Program Beneficiary

²¹Ibid, p. 32.

Development (PBD) component is:²²

... to create a viable and vibrant communities characterized by an empowered rural population where there are owner-cultivated, highly diversified and intensively-cultivated small or cooperative farms, leading to a surplus income for the farmers which enables them to consume more goods, thus developing a domestic market, capable of consuming higher levels of industrial goods and services and therefore enhancing industrialization and stronger labor demand.

The end goal of the ARC development program is a viable Agrarian Reform Community exhibiting economic, political, and socio-cultural viability.

In evaluating the effectiveness of the implementation of the program beneficiaries development, the Department used the Organizational Maturity Assessment (OMA) as a tool which covers the following aspects:

1. Social preparation and organizational aspect. This features the establishment of solid foundation imperative for development. At this stage, the community realizes the need for unified action to attain development - and that partnership between government, non-government (NGO) and the people is necessary. The social preparation and organiza-

²²Manual on Agrarian Reform Community Planning and Development, Food and Agriculture Organization of the United Nations Technical Support to Agrarian Reform and Rural Development (FAO-TSARRD) and the Department of Agrarian Reform, p. 2.

tional aspect also features where community bonds together, pool their resources and organize to carry out their common vision.

2. Technical and Financial aspect. At the onset of the organization, the cooperative are able to have access to and properly utilize internal and external resources to be able to maintain the development of the community. The leaders and members of the organization are equipped with the necessary knowledge, skills and attitudes to be able to effectively manage their affairs. Evaluation on the technical and financial aspects is focused on the capability of the cooperative to handle resources that the government and other sources may grant to the cooperative.

Philippine cooperativism took roots as early as 1893 when Dr. Jose P. Rizal organized an agricultural marketing cooperative during his exile in Dapitan²³. Also during the revolution against Spain, Gen. Emilio Aguinaldo organized a marketing cooperative in San Pedro, Laguna²⁴.

Since then, cooperativism has become a way of life of

²³Agapito Aquino, Primer on the Cooperative Code of the Philippines, (Manila, 1990), pp. 2-3.

²⁴Nora O. Galomo, Cooperativism: Reinforcing Filipino Values and Lifestyle, *The Filipino Entrepreneur*, Vol. 1, No. 6, March 1990, p. 9.

Filipinos being an extension of the "bayanihan" which buttresses our community and social ties.

In 1990, The Cooperative Code of the Philippines which strengthened cooperative movement through private initiative and resources, self-help, democratic control and autonomy, subject to such regulation as necessary was enacted through RA 6938. The cooperative code is actually an attempt of the government to unify, broaden and enhance the cooperative principles in relation with Filipino values.

To summarize, the intervention of the government as far as a cooperative movement is concerned is considered only as regulatory and assistory²⁵.

History of cooperative development in the Philippines shows that many cooperatives organized through private initiative and resources were able to continue operations successfully notwithstanding the non-availability of government assistance. On the other hand, government sponsored, government funded and controlled cooperatives such as FACOMAS, Samahang Nayons, and Area marketing cooperatives did very poorly, especially when the government could no longer effectively help them.²⁶ The approximate or average period

²⁵Aquino. op. cit. p. 3.

²⁶Ibid.

which the cooperative discontinued is usually after one or two years when lack of uniformity in the level of dedication, trust, cooperation, and management is reached.

In reviewing the success and failure of cooperative movement in the country, it appears that the root cause of failures are inadequate education or training and lack of dedicated leadership.

There are success stories in cooperativism in the Philippines. Some cooperative started from scratch and accumulated millions of pesos in assets without help from the government. The Pozzorubio Market Vendor's Cooperative in Pangasinan²⁷, the Bernabe Buscayno's cooperative, and "ugnayan" founded by the Mother of Milagros Dayrit in Tarlac are typical example of successful cooperatives. The same success maybe attributed to the deep commitment and personality of the leaders.

To a certain extent, cooperativism is a small man's answer to a myriad of economic ills. Senator Heherson T. Alvarez explained, that:²⁸

"In matters of wealth distribution, cooperative

²⁷Abe P. Belena, Why Cooperative Fail, The Filipino Entrepreneur, Vol. 1, No.9, June 1990, p. 17

²⁸Nora O. Galomo, Cooperativism: Reinforcing Filipino Values and Lifestyle, The Filipino Entrepreneur, Vol. 1 No. 6, March 1990, p. 9.

can exercise a very crucial functions. In a capitalistic system of distribution and marketing of goods, the small producer is deprived of his fair return of his labor. At the same time consumers are over-charged for basic goods and services. It's the middlemen who soak up the price spread at both ends. Thus profit of the small producer in the countryside would have been realized if the middlemen were not existent."

Through cooperatives, poor sectors can mobilize their joint savings and accumulated capital which will enable them to extend their economic reach. Poor consumers in a community can buy in bulk and get volume discounts in the operation.

There are advantages in a cooperative movement, which are as follows:²⁹

a. Producer's cooperatives can eliminate middlemen and sell at better prices to provide their members more return of their labor;

b. The Cooperative Code stipulates that a cooperative which does not transact business with non-members shall not be subject to any government tax or fee imposed under the internal revenue code and other tax laws.

Cooperatives which transact business with both members and non-members shall be subject to tax on their transaction to non-members;

²⁹Ibid.

c. Cooperatives with accumulated reserves and undivided net savings of not more than ₱ 10 million shall be exempt from all National, City, Provincial, Municipal or barangay taxes of whatever name and nature. They are also exempted from custom duties, advance sales, on their importation;

d. Cooperatives with accumulated reserves and undivided net savings of more than ₱ 10 million shall pay income tax allocated for interest on capital, and sales tax on sales to non-members;

e. Cooperatives among government employees could be entitled to free use of available government office space and have preferential right to supply government institution and agencies with commodities produced by the members;

f. Cooperatives shall also have a preferential treatment in allocation of fertilizers and rice distributions by appropriate government agencies;

g. Preferential rights in the management of public markets and/or lease of public market facilities;

h. Shall be exempt from bidding requirements in any transactions with the government;

i. Credit cooperative or federations shall be entitled to loans, credit lines, rediscounting of their loan notes, and other eligible papers with government financing institutions except the Central Bank of the Philippines.

With the aforementioned enumerable incentives given to

cooperatives, there exists a nagging quest for the reasons why many cooperative still fail. Although it has been proven that management-wise, it is much harder to run a cooperative than a family business or corporation, there are areas of ease and opportunities. Of the 7,000 islands in the Philippine Archipelago there are only about 6,000 viable cooperatives, and the Province of Bulacan emerging as the "most cooperativized".³⁰

Results of the studies on "why cooperative fail" identified several factors to be contributory, vis:

1. The first factor being identified is "lack of education". This context, could also mean miseducation. From the formative years of the child, the emphasis of education is on western type of cooperative. What we tried since the American colonial times is to implant those copied theories and practices from western world in the Philippine soils. Philippine colleges offer courses on accounting, engineering, architecture, etc. but do not offer anything about cooperative. The educated middle class picked-up these western model and produce few successful cooperatives.

However, 75 percent of our population who are poor

³⁰Abe P. Belena, Why Cooperative Fail, The Filipino Entrepreneur, Vol. 1, No. 9, June 1990, p. 15.

have not learned to adopt western models which need collective efforts most.

2. The second factor is "lack of management expertise."

This goes with lack of education. If you don't know, what are you doing? how can you do it? It has been proven that it is hard to run a cooperative than a family business or corporation. It is a democratic activity owned by lot of people. Decisions are hard to make and anybody who is a member must have a say on how things are done. The only way a person could run a cooperative is to do so, using a trial-and-error approach. In most cases, a cooperative manager is also the store keeper, bookkeeper, collector, public relations officer.

The moment he masters all these skills and make a cooperative well-run affair he gets offers from "giant companies" which is willing to pay three to four times his pay.

3. Most cooperatives don't really serve their members. Cooperatives are different from other business; they are established to serve their members, not to make "profit". The most important measure of cooperative success is the service it gives to its members. Evidence show that cooperatives that serve the members will grow to become highly viable.

4. The fourth reason is "Government meddling".

Cooperatives are voluntary associations, at the height of the "Samahang Nayon" as many as 200,000 units were formed nationwide. Today less than 2,000 survived. With the Samahang Nayon government meddling has not been confined to organizing. It has served as a big brother hovering above the economic enterprise of the poor cooperatives, and it accounted for its failure in the time that government assistance is phased-out.

In 1993 Camposano cited that for the past few years, cooperatives and other grassroots livelihood organizations have become a steadily growing part of the country's economic landscape. The rural areas, particularly, have benefited from this phenomenon, have bonded together to form community organization and have discovered the following advantages to collective actions³¹.

1. As a group, they have a stronger voice in influencing local government to act on their needs and problems;
2. They are better able to obtain machineries, post-harvest facilities and other requirements for agricultural activity by pooling community resources;
3. Groups with strong sense of cooperation and goodwill

³¹Jorge A. Camposano, Innovative Entrepreneurship: The Philippine Perspective, First Edition, 1993 pp. 43-44.

among members are better able to respond to emergencies such as natural calamities, than say an individual farmer or fisherman;

4. Collectives are able to make better representation for their members in terms of gaining access to credit facilities from government and private institutions;

5. There is heightened awareness in government of the importance of community livelihood organization in the matter of alleviating poverty in the countryside, thus, collectives often have an advantage over the individual in securing loans and technical and other assistance.

Camposano further cited that San Simon of Pampanga was experiencing economic difficulties like many other farming communities all over the country. Farmers in Barrio San Miguel, San Simon then formed an irrigation association with the help of the Mother Rosa Memorial Foundation and the Philippine Business for Social Progress (PBSP). In time, their crop production increased from sixty cavans per hectare to an average of 160 cavans.

The success of the San Miguel Riverside Irrigation association was replicated in the adjacent barrios of San Simon, some of which formed their own irrigation association. Later, it converged to form the Ugnayan Magsasaka ng San

Simon. It was by means of managing their own business, that the farmers in the collectives were able to increase their crop production³².

Eventually, they were able to construct their own post-harvest facilities consisting of warehouse and rice mill. Thus, they were able to sell their produce at higher rates.

Encouraged by their collective success, the farmers formed a training center for the community organization, project planning and other livelihood skills, such as bookkeeping, small-business management and agricultural technology. Then, realizing that it was not only the farmers who could benefit from their activities but also their families, the association expanded there activities and training program to include projects for women, children and youth, such as the construction of health centers.

The San Simon experience has many traits in common with the other organizations previously mentioned. Foremost of these is the feeling of unity and belongingness, a sense of community and responsibility to one's fellow members. There is also an emphasis on member's participation in decision-making.

Finally, there is the realization that, if the

³²Ibid, p. 45-46.

group's and other members' success is to continue, organizational - know-how ---- gained from both training and experience - - must be disseminated to new members and thus passed on from one generation of the collective to the next. Thus, the group has established a training program so that skills and knowledge can be expanded and propagated.

Like many poor farming communities in the Philippines San Simon used to deal with usurers and loan sharks - - - much to the detriment of the farmers and their families . . . Things are different now. There is a new sense of purpose and self-esteem among members things that can only be gained through enjoying the rewards and responsibilities of work and cooperation.

In 1992, Dr. Cornista, et.al. from the Institute of Agrarian Studies College of Economics and Management of the University of the Philippines, Los Baños, conducted a nationwide survey to assess the implementation of Comprehensive Agrarian Reform Program. Cornista, et. al. used structured questionnaire, interviews and documentary analysis to elicit the desired data for the research.

They drew the following conclusions:³³

First, the large household size and relatively young population would mean that the agricultural sector will continue to generate a large and young labor force. Unless a serious population program is implemented, the increase in absolute number of the agricultural labor force could be staggering.

There is a need to create new employment opportunities not only in the agricultural sector but more so in industrial sector. This is imperative if the growing population is to be absorbed.

Second, the large household size also results in further parcelization of existing farms which should be avoided in the creation of family size farms. Indeed, the Filipino inheritance system in which properties are equally divided among the heirs could be difficult to contradict as it is ingrained in our cultural system.

Third, farm income is still the main source of household income for those involved in agriculture, although income from non-farm sources is beginning to be an

³³Luzviminda B. Cornista et. al., "Benchmark Survey for the Comprehensive Agrarian Reform Program (CARP)", (Institute of Agrarian Reform Studies, College of Economics and Management, University of the Philippines, Los Baños, Laguna, 1992), pp. 53-55.

important additional source.

Fourth, the existence of different tenurial type and the various arrangements within each type manifests the complicated nature of land tenure system characterizing the upland, lowland and coastal areas.

The survey shows that only half of those involved in agriculture are aware of Comprehensive Agrarian Reform Program. However, it is notable that three-fourth of those who know about CARP are in favor of it, although not all of them think that the program will succeed.

The strengthening of CARP information system is, therefore, crucial. Along this line, the radio should be tapped as the major channel of information considering that it is the most common source of information in rural areas.

The Raiffeisen experience

For over 120 years now, Raiffeisen cooperatives in the Federal Republic of Germany have been practicing self-help, self-responsibility and self-determination. By reinforcing the economic strength of their members, they do not only raise the social status of the latter; but also ensure that members enjoy a considerable degree of personal and entrepreneurial freedom.

Raiffeisen cooperatives are made up of:

1. Primary Cooperatives - which are centered on one or more localities within a manageable areas.

2. Centers - which form the intermediate structure and coordinate the supply and demand requirements of members of the cooperatives, and;

3. Federal Centers - which are set up by regional centers for joint cooperative action at federal level. As superstructure, some of their tasks are:

3.a. development of joint brand labelling;

3.b. coordination of inter-regional balancing of sales;

3.c. joint purchasing on international markets and exports.

Some of Raiffeisen's guidelines on credit unions have been adapted by our local unions, perhaps one of the reasons why credit unions are relatively successful in our country. Some of these borrowed features include:

a.) a credit union lends money only to its members

b.) loans are only granted for urgent and useful need of the members.

The Mondragon Cooperative in Spain

This was started by a priest Jose Marie Arizmendi who in 1956 organized an industrial cooperative, the ULGOR, then a chain of cooperative store, cooperative bank and later became the central institution tying together all

cooperative societies and their activities, promoting cooperatives of all kinds and giving the technical knowledge needed.

In 1976, the movement had spread and grown into a cooperative network offering such services as housing, agricultural credit, consumers stores, schools and industrial cooperatives.

In less than ten years, ULGOR grew into Spain's largest producer of refrigerators, stoves, cookers, washing machines supplying the national market and exporting to several foreign markets. What are some lessons from the Mondragon experience?

Analysis pointed out that it demonstrated the importance of continuing adult education. It shows that thrifty honesty, hardwork, unselfishness and mutual trust and respect for the dignity of each person are values shared by every member of the movement.

The Denmark Model

Denmark has been described as a farmer's cooperative commonwealth. Ninety percent (90%) of farmers who possess more than two acres of lands are members of several cooperative, for processing, sale and purchase, credit and insurance, savings, electrification and other services.

These cooperatives are not the result of any compulsion

but is traceable to the high level of adult education. More important than technology is the spirit of cooperation among the members and the respect for manual work.

In less than a century, Denmark has increased her agricultural production more than five times.

What are the important lessons that we can learn from the Denmark Model?

a. Economic progress in developing countries is vitally connected with the relationship between education and cooperation;

b. The emphasis on training for life, not just for earning a living;

c. The focus on developing the best human attributes that are consistent with democratic ideals.

The Taiwan Model

The Taiwan cooperative development can be traced between 1949 and 1953. It is coupled with the land reform program that gained international recognition.³⁴ To follow the principles of social justice and equality of land right which is the chief aim of land reform program, Taiwan had

³⁴CAPD, "Agricultural Reconstruction in Taiwan in the Past Nine Years, 1973-1982," The Council for Agricultural Planning and Development, Executive Yuan, October 1983, p. 109.

enabled the farmers to own the land he tilled and to enjoy out to be a mass movement. Through it, the government developed credibility, has motivated, mobilized, and organized all farmers, tenants and small landowners.

Farmers were urged to participate in association and cooperatives, and therefore became an acceleration for the development of small farm economy.³⁵

Related Studies

In 1993, Dasig conducted a study on the Samar Settlement Program. He concluded that³⁶:

1. The implementation of the land tenure improvement component of the resettlement program is very slow due to absence of provision in the Proclamation Act reclassifying that all the land covered by the resettlement program be under the alienable and disposable categories. This hampered the distribution of Land Ownership Award to the farmer-beneficiaries;

2. There are some infrastructure projects, like roads,

³⁵Executive Yuan, "Program for the second stage of Agricultural Land Reform," Council for Agricultural Planning and Development, Taiwan, November 1982, p. 11.

³⁶Nestor B. Dasig, "Samar Settlement Program: An Assessment", (Unpublished graduate thesis; Samar State Polytechnic College, Catbalogan, Samar, 1993, pp. 104-110.

water system, school buildings which were constructed not in accordance with accepted standard plans and specifications;

3. Agricultural practices in the area are still dominated by traditional method, thus agricultural production are very low;

4. Social preparation of the farmer beneficiaries is very weak, thus cooperative and institutional building efforts cannot take-off;

5. Credit and marketing support services of the resettlement program is inadequate;

6. There is an extensive ecological and environmental destruction problem being felt in the area caused by massive illegal logging and other destructive activities.

The study of Dasig is similar to the present study since both are assessments of a program implementation, and tried to look into the aspect of credit and marketing. However, it differs from the present one because the same centered on all components of the Samar Settlement Program while the present study covers all components of entrepreneurship of DAR-assisted cooperatives.

Ibay earlier studied on the joint Philippine-Australian venture "the Zamboanga Del Sur Development Project" which adopted institutionalization as the strategy to sustain the development in the

province.³⁷ Ibay concluded that "ZDSDPs" role in institutionalizing development activities, values and attitudes was confronted with problems of insufficiency in inter-agency coordination. Lack of leadership support, weak commitment from higher authorities, fast personnel turn-overs and financial aspects. He further cited that the determinants for the success and failure of both its component activities and institutionalization is the solution of the aforementioned problems.

The study of Ibay is related to the present study in the sense that it evaluated factors that affected the success and failure of the ZDSDP. Nevertheless, Ibay's study differed from the present because it attempted to find out various factors that affected the success and failure of the program which conducted after the program implementation, while the present study attempts to assess various factors that affect the program implementation for purposes of management redirection.

In 1993, Marco conducted a study on the Maqueda Bay Area Development Program, she used questionnaire-checklist

³⁷Alejandro S. Ibay, "Institutionalizing Technical Assistance: The Case of Zamboanga Del Sur Development Project", Philippine Journal of Public Administration, 28:3 (July 1984), pp. 223-226.

in data gathering. Herewith are her findings.³⁸

First, program components were least implemented particularly along concept and design, organization and management, land-based development and bay Resource Regeneration, Rural roads and enterprise development as perceived by the respondents.

However, the program implementation was perceived as averagely implemented along the Program Component of Health, Nutrition and Family Planning.

Second, the effect/influence of the program as perceived by the respondents showed that the Maqueda Bay Area Development Project has "least impact" on productivity improvement, enterprise development, diversified production and job generation.

On the contrary the respondents perceived that the effect of the MBADP bay resource regeneration was "average".

Third, the seriousness of problems encountered in the implementation of the program component revealed that it was not only in concept and design, organization and management that the problems were considered serious.

The problems on land-based development, bay resource

³⁸Deborah T. Marco, "An Assessment of the Maqueda Bay Area Development Program" Basis for the creation of the Maqueda Bay Development Authority," PhD Dissertation, SSPC, Catbalogan, Samar, 1993. p. 138-143.

regeneration, and integrated health nutrition and family planning were considered "averagely serious."

The study of Marco is closely related to this present study on the ground that both are assessment of development program touching on enterprise development and other program components. Apparently, the difference of this study to the present one lies on the time of assessment where the former assessed the program after its implementation while the latter is to be conducted while the program is undergoing implementation.

In 1984, Chandrachoti conducted a study on the strength of coordination, and effectiveness and level of performance of the Cagayan Integrated Agricultural Development Program (CIADF). It was found out that the project was far from being an effective coordination mechanism for development, thus defeating the project from having an integrated pattern of planning and implementation. Thus the Cagayan Integrated Agricultural Development Project became a misnomer; the implementation was indeed restricted by poor coordination among implementing agencies.³⁹

The study has a similar feature to the present one as

³⁹Chanaronk Chandrachoti as stated by Nestor B. Dasig, "Samar Settlement Program: An Assessment"(Unpublished graduate thesis; Samar State Polytechnic College, Catbalogan, Samar, 1993, pp.

it attempted to examine the mechanism of coordination relative to the implementation of CIADP particularly on its strengths and weaknesses, but it differed from the present study because the former had delimited the examination only to coordination mechanism in relation with the implementation of CIADP, while the latter would assess all factors and components of entrepreneurship of DAR-Assisted cooperatives in Samar.

The present study is closely related to the study conducted by Relampagus, et. al. in 1990 of the Philippine Institute for Development Studies on the Operations and Performance of Selected Credit Cooperatives in the Philippines.⁴⁰ The study covered twelve (12) credit cooperatives with diversified characteristics in the Philippines. They were chosen based on broad regional groupings. Five of them were from Luzon (with two operating in Metro Manila), three from Visayas and four from Mindanao. Most of them operated in leading urban centers of the country.

The two objectives of the study were :

a. To determine the effectiveness of credit cooperatives in meeting the needs of their members and,

⁴⁰Julius P. Relampagus, et.al., "A study of the Operations and Performance of Selected Credit Cooperatives in the Philippine", Philippine Institute for Development Studies, Working Paper, Series No. 90-93, Makati, 1990, pp. 48.

where applicable, to suggest ways and means to improve service; and

b. To identify possible management financial weakness in their operations.

The analysis of the study focused on the three major groups:

- a. Operation and Policies
- b. Financial Performance, and
- c. Membership

The conclusions made by the authors were the following.

a. The ability of the credit cooperatives to effectively provide the link between the savings and credit, and at the same time, maintain their financial viability is a remarkable achievement for the segment of the formal credit market.

On the aspect of reciprocity, savers are given access to credit, which is an important feature of the credit cooperative.

b. Many credit cooperatives have achieved a remarkable growth in size. Some of them even surpassed the asset sizes of rural banks and thrift banks operating in the same locality. This was made possible by their ability to sustain a more stable growth pattern over time which in turn we due to their resilience to both internal and external crises.

Even more suprising for these credit cooperatives, they easily instituted necessary solutions and adjustments to

financial problems without government assistance. Achievement to said status was pointed out to be due to good leadership, determined staff, and cooperation of the members of the credit cooperatives.

c. Some of the sample credit cooperatives had to overcome internal conflicts and management problems arising from difference in personalities and views of the people involved in the operations. To some extent, this even triggered divisions within the cooperatives, resulting in the loss of confidence of the general membership. But people with strong sense of commitment and leadership eventually prevailed. They have been very instrumental in reviving their own credit cooperative and restoring the confidence of the members.

d. In terms of financial status, the sample credit cooperative have achieved an impressive growth rate of 26 percent in total resource during the 1984-1988 period, but most of these expansions were accounted for by the increase in fixed deposits.

e. The sample credit cooperatives are flexible in implementing cooperative rules and regulations, and this is appreciated by the members; this flexibility is evident in their lending policies, specially on collateral requirements and loan repayment. Unlike banks, they do not require

members to present collateral for loans, borrower are required only to have a single co-maker who can guarantee the portion of their loans which is not covered by the fixed deposits.

In the case of loan repayment, the credit cooperatives normally provide the most convenient repayment schedule acceptable to the borrower. The borrower is made to choose the schedule whether daily, weekly, bi-monthly, or monthly. Many of the credit cooperatives have been more flexible in terms of collecting loan repayments, and yet very stringent when it comes to screening loan applicants. Such practices do not necessarily prevent loan delinquency among members. Recognizing the limitation in their savings mobilization fraction, the credit cooperative can improve by offering more efficient services. These include processing of deposits and withdrawals, and faster processing and disbursement of loans.

The study is similar and related to the present study since both focused on assessment of performance of selected cooperatives. However, the former study focused on the three aspects, such as; operation and policies, financial performance and membership. On the other hand the latter touches specifically on the entrepreneurship of DAR-assisted Cooperatives. The subject of the former study are credit cooperatives cited in urban areas in the Philippines while,

the latter deals on Multi-Purpose cooperatives, DAR-assisted for that matter cited in the municipalities of Samar which are not in urban areas.

In a closely related study conducted by Serrona on the extent of administrative effectiveness in the implementation of the Northern Samar Integrated Development Project, he concluded on the following findings:⁴¹

First, in the case of the basic infrastructure component of the Northern Samar Integrated Rural Development Project (NSIRDP), administrative capability, coordination and integration, and participation of the beneficiaries had positive effects on the project performance.

Second, coordination and integration were found to be essential elements in "Integrated Rural Development" and had greater influence on project performance, followed by administrative capability and participation.

Third, in general, there was a need to increase clientele and beneficiary participation to enhance effective project performance.

Fourth, the study proves that "IRD" is an effective strategy for rural development.

⁴¹Eduardo A. Serrona, "The Northern Samar Integrated Development Project: A study in Rural Development Administration", (DFA Dissertation, UPCPA, 1992.

The study of Serrona is similar to the present study since both are on assessment or evaluation of program implementation. However, Serrona's study centered on the administrative effectiveness of Integrated Rural Development Program in the Province of Northern Samar, while the present study covers all the components of entrepreneurship of DAR-assisted cooperatives in Samar.

In 1982, Dadula conducted an inquiry on the impact of the Department of Social Welfare and Development Program implemented in Tacloban City entitled "Self-Employment Assistance Program, (SEAP) in Tacloban City: Its Influence on the Socio-Economic Conditions of Grantees". It has the following findings:⁴² 1.) the SEAP grant helped increased the monthly income of the grantees although they still belong to the subsistence level of income group; 2.) SEAP has contributed in the improvement of the socio-economic condition and level of aspiration of the beneficiaries; 3.) In spite of the limited amount of capital granted, majority of the beneficiaries engaged in vending business were able to derive little profit; 4.) the beneficiaries hardly saved

⁴²Bernarda M. Dadula, "Self-Employment Assistance Program in Tacloban City: Its Influence on the Socio-Economic Conditions of Grantees", (Unpublished graduate thesis; Divine Word University, Tacloban City, 1982, pp. 109 - 110.

money enough to roll back the capital because the amount earned from the project were used for food and other basic necessities. Some were not aware of their responsibilities for paying back the capital invested in their projects, and; 5.) as revealed from the study, the program did influence the socio-economic condition of the beneficiaries to some extent.

The study of Dadula and this study are similar as both are program assesment on the extent of the implementation of a program on poverty alleviation. However, the previous study assessed the impact of the program individually, while the present study assessed the impact of the program both individually and as a group.

CHAPTER 3

METHODOLOGY

This chapter presents the method and procedures undertaken in this research endeavor, the instruments used in gathering pertinent data, as well as the statistical tools in analyzing data.

Research Design

This study employed descriptive-normative research method using two sets of questionnaire as the principal instruments in gathering the needed data. The researcher also employed other data gathering instruments such as unstructured interviews, documentary analysis and actual observation. These methods were used to describe, record, analyze, interpret and ascertain some facts in order to come up with a more substantial and meaningful study.

The survey questionnaire were used to have a clear view of the present status of the entrepreneurship of the DAR assisted cooperatives, its strengths and weaknesses and various problems encountered in the program implementation.

There were two groups of respondents involved in this study. The first group was composed of respondents representing the officers and members of the subject cooperatives, such as; Casandig, Gandara Multi-Purpose Cooperative,

Buenavista, San Jorge MPC, Tizon, Tarangnan MPC, Majacob, Tarangnan MPC, Cagtutulo, Tarangnan MPC, Mahayagnon, Catbalogan MPC, Iguid, Catbalogan MPC, Christian, Calapi, Motiong MPC, Caranas, Motiong MPC, Tutubigan, Paranas MPC, Balugo, Hinabangan MPC, Pahug, Pinabacdao MPC, Camanhagay, San Sebastian MPC, Maligaya, Sta. Rita MPC, Cabugao, Daram MPC, all are in the Province of Samar.

The second group was composed of respondents who were representatives of different line agencies, non-government organization directly involved, coordinating with, or assisting with the above-mentioned cooperatives..LS1

Instrumentation

As previously mentioned, the researcher employed structured questionnaire, documentary analysis, actual observations and unstructured interviews of some respondents in obtaining the desired data and information.

The questionnaire There were two sets of questionnaire prepared for the purpose of this study, set 1 (SQ1) was designed for the officers and members of the subject cooperatives written in vernacular to suit the needs and level of understanding of some respondents, and set 2 (SQ2) was designed for the different agency-representatives written in English. The said questionnaire were combination of checklist open-ended and close-ended questions where the

respondents have to check the appropriate answer using a numerically coded rating as follows:

1. For the extent of enhancement of the different program component on the entrepreneurship of the cooperatives;

5 if the program component fully enhanced

4 if the program component highly enhanced

3 if the program component moderately enhanced

2 if the program component poorly enhanced

1 if the program component did not enhance at all

For the extent of implementation of the different program components;

5 if the program component fully implemented

4 if the program component highly implemented

3 if the program component moderately implemented

2 if the program component poorly implemented

1 if the program component not implemented at all

For the gravity of problems encountered relative to the implementation of the program components;

5 if the problem is very grave or not manageable at all

4 if the problem is quite grave or hardly manageable

3 if the problem is grave or moderately manageable

2 if the problem is less grave or highly manageable

1 if the problem is not grave or fully manageable

The questionnaire are divided into three main parts as

follows:

Part I. Profile of the respondents;

Part II. Extent of enhancement of the different program components on the entrepreneurship of the cooperatives, extent of the implementation of the different program components, and extent of gravity of problems encountered in relation to the implementation of the different program components;

Part III. Suggested solutions to the problems. The draft of the questionnaire was submitted to some professors in research and the research adviser for their comments, suggestions and recommendations. Their corresponding, suggestions and recommendations were carefully studied and incorporated in the questionnaire. To further ensure the validity and reliability of the research process, the researcher also consulted some technical experts in cooperative development program. Final draft of these instrument was submitted to the thesis committee for its approval.

Documentary Analysis Vital documents from the sample cooperatives, Land Bank of the Philippines, Cooperative Development Authority, Department of Agrarian Reform, WESADEF, SERCF, and other agencies involved in the program were reviewed and analyzed. The data on the profile of the cooperatives were specifically taken from the aforemen-

tioned agencies.

Interview An unstructured interview of the respondents was conducted by the researcher to validate, verify and crosscheck some data obtained from the respondents or from the documents, reviewed and analyzed.

Actual Observation Actual observation was made by the researcher to validate, verify and crosscheck some informations obtained from the respondents or from the documents reviewed and analyzed.

Validation of Instrument

The first draft of the questionnaire was shown to the research adviser for comments and suggestions and for possible improvement. After incorporating all the suggestions and comments the improved version of the questionnaire was tried in Sta. Cruz MPC, Tarangnan, Samar for clarity of instructions and readability. Some comments and suggestions were considered, while the questionnaire for the line agency representatives was validated by research professors and experts.

Sampling Procedure

The number of cooperative officer and member respondents was determined based from the total number of officers

and members of the subject cooperatives, and the number of the line agency representatives was the total number of employees of the different agencies directly involved, coordinating, or assisting with the above-mentioned cooperatives as indicated in Appendices D and E.

In arriving at the desired sample size Sloven's formula was used;

$$n = \frac{N}{1 + N e^2}$$

Where :

n - stands for the desired sample size

N - stands for the total number of officers and members of the cooperative

e - the margin of error which is set at .05 level

In selecting the cooperative officer and member respondents, random sampling was adopted utilizing lottery technique. The names of the officers and members encoded on a piece of paper was rolled and placed in a box or bowl. Afterwards, the researcher drew the desired number of respondents. On the other hand, purposive sampling method was used by the researcher for the second group of respondents which were composed of the representatives of the different government agencies and non-government organizations in-

involved, coordinating, or assisting with the sample cooperatives as follows: Department of Agrarian Reform, Department of Agriculture, Local Government Unit, Land Bank of the Philippines, Philippine Business for Social Progress (PBSP), WESADEF, and SERCF.

Data Gathering Procedure

Permission to field questionnaire to the cooperative officers and members was sought by the researcher from the Provincial Agrarian Reform Officer (PARO) of DAR Samar, barangay captains and cooperative chairmen concerned. Afterwards, the questionnaire was personally fielded by the researcher to facilitate its distribution and ensure high percentage of retrieval. Some questionnaire were retrieved, by special couriers requested by the researchers like the "development facilitator" assigned specifically in the subject cooperative for the questionnaire of the line agency representatives whose permission was sought from the different heads of agency involved in the cooperative development program. To further verify the responses of the two groups of respondents, the researcher conducted an unstructured interview.

The actual data gathering was done in the months of November, December of 1995 and the first two weeks of January, 1996.

Statistical Treatment

The data gathered were then recorded, tallied, tabulated, analyzed and interpreted.

Frequency scores were determined to reflect the profile of respondents by age, sex, marital status and educational attainment. The weighted mean was used to assess the respondents' perceptions on the extent of enhancement of entrepreneurial activities among cooperative members, extent of implementation of the identified program components, and extent of gravity of problems identified.

The formula utilized for computing the weighted mean⁴³ was the following:

$$\bar{X}_w = \frac{\sum f_i x_i}{N}$$

Where :

\bar{X}_w stands for the weighted mean

f_i is the frequency for the i th Score

x_i is the coded value ranging from 1-5

N is the total number of cases

To compare the perceptions of the two groups of respondents on the extent of enhancement of the different

⁴³Ronald E. Walpole, Introduction to Statistics (New York): Macmillan Publishing Co. Inc., 1982), p. 307.

program components to the cooperative entrepreneurship, the extent of the implementation of the aforementioned program components, and the extent of gravity of problems encountered, which were expressed in terms of weighted mean, the t-test for independent samples was used, as follows:

$$t = \frac{\bar{X}_1 - \bar{X}_2}{\sqrt{\left[\frac{(N_1-1)S_1^2 + (N_2-1)S_2^2}{N_1 + N_2 - 2} \right] \left[\frac{N_2 + N_1}{N_1 N_2} \right]}}$$

Where :

t = is the computed t-value

\bar{X}_1 = is the mean of the cooperative officers and members perceptions.

\bar{X}_2 = is the mean of the line agency representative perceptions.

N_1 = the number of cases for the first group of respondents

N_2 = the number of cases for the second group of respondents

S_1 = is the variance for the first group of respondents

S_2 = is the variance for the second group of respondents

α = is .05

In determining whether the corresponding hypothesis was accepted or rejected, the tabular or critical t-value was compared to that of the computed value at .05 level of significance. If the computed value turns out to be numerically greater than or equal to the tabular critical t-value at $N_1 + N_2 - 2$ degrees of freedom, the null hypothesis was rejected. Otherwise, the same was accepted.

CHAPTER 4

PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA

This chapter presents, analyzes and interprets the data gathered with the use of two sets of questionnaire, unstructured interviews, documentary analysis as well as actual observations.

Included in this chapter are the profile of DAR - assisted cooperatives in Samar, the profile of DAR-assisted cooperative members, the extent of enhancement of the different program component of the entrepreneurship of DAR-assisted cooperatives, the extent of implementation of the components of entrepreneurship, and the extent of gravity of the problems encountered by the two groups of respondents relative to the program implementation.

Profile of DAR-Assisted Cooperatives in Samar

Discussed hereunder are the data referring to the profile of DAR-assisted cooperatives, namely; membership, professional growth of members, total assets, loans profile, grants profile, capital build-up and savings generation, and, entrepreneurial activities by the cooperatives.

Membership. Table 1 shows the membership profile of DAR-assisted cooperatives in Samar.

Table 1

Membership Profile of DAR-Assisted Cooperatives

Name of Cooperatives	No. of members	Percentage
Balugo MPC	33	5.34
Buenavista	37	5.99
Cabugao MPC	62	10.03
Cagtutulo MPC	26	4.21
Calapi Christian MPC	48	7.77
Camanhagay MPC	31	5.02
Caranas MPC	18	2.91
Casandig MPC	39	6.31
Iguid MPC	78	12.62
Majacob MPC	56	9.06
Mahayag MPC	35	5.66
Maligaya MPC	57	9.22
Pahug MPC	23	3.72
Tizon MPC	46	7.44
Tutubigan MPC	29	4.49
Total	618	100.00
Mean	41.20	

It can be gleaned from Table 1 that out of the fifteen cooperatives, Iguid Multipurpose cooperative had the most number of members which constituted 12.62 % of the total cooperative membership followed by Cabugao MPC, Maligaya MPC, Majacob MPC, Calapi Christian MPC, Tizon MPC, Casandig MPC, Buenavista MPC, Mahayag MPC, Balugo MPC, Camanhagay MPC, Tutubigan MPC, Cagtutulo MPC and Pahug MPC with the following percentage of membership to wit; 10.03, 9.22, 9.06, 7.77, 7.44, 6.31, 5.99, 5.66, 5.34, 5.02, 4.49, 4.21

and 3.72, respectively.

Caranas Multi-purpose Cooperative had the least number of members constituting 2.91% of the total membership.

The average membership is 41.20 members per cooperative.

The profile of membership of DAR-assisted cooperatives in Samar shows that majority of the community members are already convinced of the benefits they could derive from the cooperatives and have already joined the cooperatives.

Professional Growth of Members. Table 2 shows the profile of DAR-assisted cooperatives in Samar by number of trainings conducted by line agency and non-government organization (NGO) representatives. It could be noted that most

Table 2

**DAR-Assisted Cooperatives Professional Growth
Profile of Members**

Number of Trainings Conducted	Number of Cooperatives	Percentage
1-3	2	13.33
4-6	7	46.67
7-9	6	40.00
Total	15	100.00
Mean	5.47	

number of cooperatives attended 4-6 trainings, composed of seven cooperatives having 46.67 percent, followed by those who attended 7-9 trainings composed by 6 cooperatives with 40 percent. Two cooperatives attended only 1-3 number of trainings.

The average number of trainings attended by the cooperatives was 5.47.

This data imply that majority of the DAR-assisted cooperatives are ready and open to upgrade their technical know-how, thus their attendance to cooperative-related trainings.

Total Assets. With the use of official records of the subject cooperatives, unstructured interviews with the cooperative officers and members and line agency representatives, the total amount of assets of the cooperatives is presented in Table 3; It could be noted that out of the fifteen cooperatives, Maligaya Multi-purpose Cooperative had the highest total amount of assets with ₱1,900,000 having 39.55 % from the total assets of fifteen cooperatives, followed by Tizon MPC, Cagtutulo MPC, Majacob MPC, Iguid MPC, Casandig MPC, Tutubigan MPC, Buenavista MPC and Pahug MPC with the following percentages to wit; 15.54, 8.93, 8.53, 3.65, 3.43, 2.61, 2.12, 1.35 and 1.33, 1.09 and 0.50, respectively.

Table 3

**Profile of DAR-Assisted Cooperatives Relative
to Total Amount of Assets**

Name of Cooperative		Amount of Total Assets	Percentage
Balugo	₱	64,078.00	2.18
Buenavista		125,476.00	4.28
Cabugao		30,000.00	1.02
Cagtutulo		526,236.00	17.93
Calapi(Christian)		24,000.00	0.82
Camanhagay		65,071.00	2.22
Caranas		20,227.00	0.69
Casandig		175,400.00	5.98
Iguid		410,000.00	13.97
Mahayag		21,000.00	0.72
Majacob		429,265.00	14.63
Maligaya		30,000.00	1.02
Pahug		102,000.00	3.48
Tizon		746,745.00	25.45
Tutubigan		165,000.00	5.62
Total	₱	2,934,498.00	100.00
Mean		195,633.20	

The least in total amount of assets is the Caranas Multi-purpose cooperative having only ₱ 20,227.00 with 0.42 percent based from the combined total assets of the cooperative involved.

The average total amount of assets of the cooperatives was ₱ 320,299.86.

Loan Profile. The summary of the total amount of loans

Table 4

**Profile of DAR-Assisted Cooperatives Relative
to Amount of Loans Availed of**

Name of Cooperative	Amount of Loan	Percentage
Tizon	655,780.00	31.26
Cagtutulo	486,236.00	23.18
Majacob	413,700.00	19.72
Iguid	275,000.00	13.11
Buenavista	90,000.00	4.29
Casandig	87,000.00	4.15
Balugo	50,000.00	2.38
Camanhagay	25,000.00	1.19
Mahayag	15,000.00	0.72
Cabugao	0.00	0.00
Caranas	0.00	0.00
Maligaya	0.00	0.00
Pahug	0.00	0.00
Tutubigan	0.00	0.00
Total	P 2,097,716.00	100.00
Mean	139,847.73	

availed of by the subject cooperatives is presented in Table 4. It could be gleaned from the same table that out of the fifteen cooperatives there were six of them who have not availed of loans, and from the nine who have outstanding loans, Tizon MPC had the highest amount of loan availed of with a total amount of P655,780.00, corresponding to 31.26% followed by the Cagtutulo MPC, Majacob MPC, Iguid MPC, Buenavista MPC, Casandig MPC, Balugo MPC, and Camanhagay MPC

having an amount availed of as ₱ 486,236.00, ₱ 413,700.00, ₱ 275,000.00, ₱ 90,000.00 ₱ 87,000.00, ₱ 50,000.00 and ₱ 25,000.00, respectively.

Mahayag MPC had the lowest amount of loans availed of at ₱15,000.00 with 0.72 percent based from the collective total of loans granted.

The average amount of loans availed by the subject cooperatives was as much as ₱ 139,847.73.

Table 5

Profile of DAR-Assisted Cooperatives Relative to Total Amount of Grants Availed

Name of Cooperative		Amount of Grant	Percentage
Fahug	₱	60,000.00	43.22
Casandig		27,000.00	19.49
Cagtutulo		20,000.00	14.44
Majacob		12,000.00	8.66
Tizon		7,500.00	5.42
Balugo		7,000.00	5.05
Cabugao		5,000.00	3.62
Camanhagay		0.00	0.00
Calapi(Christian)		0.00	0.00
Caranas		0.00	0.00
Iguid		0.00	0.00
Mahayag		0.00	0.00
Buenavista		0.00	0.00
Maligaya		0.00	0.00
Tutubigan		0.00	0.00
Total	₱	138,500.00	100.00
Mean		9,233.33	

Grant Profile. The profile of grants availed by the DAR-assisted cooperatives in Samar is presented in Table 5. It could be noted that of the fifteen subject cooperatives only seven have availed of grants from any sources in which the highest amount was that of Pahug MPC with the amount of ₱ 60,000.00 having 43.32 percent from the total amount. The next was Casandig MPC having ₱ 27,000.00, followed by Cagutulo MPC, Majacob MPC, Tizon MPC and Balugo MPC with the corresponding percentages such as 19.49, 14.44, 8.66, 5.42 and 5.05, respectively. Cabugao MPC got the lowest amount of grants availed of having ₱ 5,000.00 and 3.62 percent based from the collective total of grants availed of.

The average amount of the grants availed of by the cooperatives was ₱9,233.33.

Capital Build-up and Savings Generation. Table 6 presents the profile of cooperative according to capital build-up and savings generation. The average capital build-up and savings generated by the subject cooperatives amounted to ₱ 46,664.33 per cooperative. It was noted that Tutubigan MPC got the highest amount of capital generated to a total ₱ 165,000.00 corresponding to 23.57 percent of the total, the next was Iguid MPC having ₱ 135,000.00 with 19.29%, followed by Tizon MPC, Casandig MPC, Camanhagay MPC, Pahug MPC, Buenavista MPC, Maligaya MPC, Cabugao MPC,

Table 6

**Profile of Cooperatives by Capital Build-up
and Saving Generations**

Name of Cooperative		Capital build-up & Savings Generated	Percentage
Tutubigan	P	165,000.00	23.57
Iguid		135,000.00	19.29
Tizon		83,000.00	11.86
Casandig		68,400.00	9.77
Camanhagay		40,000.00	5.71
Fahug		40,000.00	5.71
Buenavista		35,000.00	5.00
Maligaya		30,000.00	4.29
Cabugao		25,000.00	3.57
Calapi(Christian)		24,000.00	3.43
Cagtutulo		20,000.00	2.85
Caranas		19,000.00	2.71
Balugo		7,000.00	1.00
Mahayag		5,000.00	0.71
Majacob		3,565.00	0.52
Total	P	699,965.00	100.00
Mean		46,664.33	

Calapi(Christian) MPC, Cagtutulo MPC, Caranas MPC, Balugo MPC and Mahayag MPC having the corresponding amounts saved as P 83,0000, P 68,400.00, P 55,000.00, P 40,000.00, P40,000.00, P 35,000.00, P30,000.00, P 25,000.00, P 20,000, P19,000.00, P 7,000.00, and P 5,000.00, respectively. Majacob MPC got the lowest amount of capital build-up and savings generated amounting to P 3,565.00 or 0.52% only.

Table 7

**Profile of Cooperatives by Entrepreneurial
Activities Engaged In**

Entrepreneurial Activities		Number of Cooperatives	Percentage
Relending(Loaning) P		8	53.33
Rice and Corn Trading		7	46.67
Consumer Store		5	33.33
Corn Production		2	13.33
Rice Production		2	13.33
Rice Milling		2	13.33
Tractor rental		2	13.33
Swine/livestock prod'n.		1	6.67
Sea transport		1	6.67
Root Crops prod.		1	6.67
Bakery		1	6.67
Hollow blocks Manufacturer		1	6.67
Bamboo craft		1	6.67
Fish drying		1	6.67
Total	P	35	233.34
Mean		2.33	16.67

Entrepreneurial Activities. Table 7 shows the profile of cooperatives by entrepreneurial activities being undertaken, some cooperatives were engaged in several entrepreneurial activities while others were having one entrepreneurial activity. All in all there were fourteen (14) kinds of economic activities being undertaken.

It could be noted that eight cooperatives engaged in relending activities, seven on rice and corn trading, five on consumer store. Moreover, two cooperatives were engaged

in the following entrepreneurial activities; corn production, rice production, rice milling and tractor rental, while one cooperative for swine and livestock raising, sea transport, root crops production, rice production, rice milling and tractor rental. Another one cooperative was engaged in swine and livestock raising, one in sea transport, one in root crops production, one in bakery, one in hollow blocks manufacturing, one in bamboo craft and one in fish drying activities.

On the average, 2.33 kinds of entrepreneurial activities are currently being undertaken by the subject cooperatives.

Profile of Cooperative Officers and Members

The following are the data referring to the profile of DAR-assisted cooperative members, namely; age and sex, marital status, educational attainment, family size, sources of income, and average monthly income.

Age and Sex. It can be noted from Table 8 that the most number of officers and members were between 35-44 years of age with 27.42 %, followed by ages ranging from 25-34 with 20.32 %.

As a whole majority of the cooperative officers and members ranged 25-54 years of age, while age range 15-20

Table 8
Profile of Cooperative Officers
and Member by Age and Sex

Age Range	Male	Female	Number of Officer and Members	Percentage
15-20	8	12	20	6.45
25-34	42	21	63	20.32
35-44	67	18	85	27.42
45-54	53	5	58	18.71
55-64	41	17	58	18.71
62 & over	2	24	26	8.39
Total	213	97	310	100.00
Percentage	68.71	31.29	-	-

were the least. Majority of the cooperative officers and members were male with 68.71 percent against the female with 31.29 percent only.

Marital Status. The profile of the cooperative officers and members according to civil status is represented in Table 9. Majority of the officers and members are married comprising 89.35% of them which is 277 out of 310. Only 20 or 6.25% of them are single while a mere 4.20% or 13 are widow/widower.

Table 9

**Marital Status Profile of DAR-Assisted
Cooperative Officers and Members**

Marital Status	Cooperatives Officers and Members	Percentage
Single	20	6.45
Married	277	89.35
Widow/Widower	13	4.20
Total	P 310	100.00

Table 10

**Educational Attainment Profile of DAR-Assisted
Cooperative Officers and Members**

Level of Education Attainment	Cooperatives Officers and Members	Percentage
Unschoolled	17	5.48
Elementary	196	63.23
High School	61	19.68
College	34	10.97
Not Specified	2	0.64
Total	P 310	100.00

Educational Attainment. The profile of cooperative officers and members in terms of their educational attain-

ment is summarized in Table 10. As presented, most of the officers and members, that is, 196 out of 310 or 63.33% reached elementary education. Next in number were those who reached high school, and college education which is 19.68% (61 out of 310) and 10.97% (34 out of 310), respectively. The least in number were those without any formal education with 5.48%, that is, 17 out of 310. On the other hand, two of the respondents did not specify their educational attainment.

Family size. It can be noted from Table 11 presented that the most number of family members of the cooperative officers and members respondents were 4-6, followed by the

Table 11

Profile of DAR-Assisted Cooperatives Officers
and Members by Family Size

Number of Persons in Family	Cooperative Officers and Members	Percentage
1-3	57	18.39
4-6	166	53.55
7-9	71	22.90
10-12	16	5.16
13 and over	0	0
Total	P 310	100.00

1-3 , and 7-9 number of persons in the family, respectively. For the family size range of 10-12, a mere 16 or 5.16%, the least among the 310 respondents belonged. In summary, majority of the DAR-assisted cooperative officers and members have smaller family size having only four to six members in the family.

Sources of Income. Table 12 shows the profile of DAR-assisted cooperatives and members in terms of their sources of income. It can be noted that most members have farming as their sole source of income with a total of 147 out of 310,

Table 12

**Profile of DAR-Assisted Cooperative Officers
and Members by Sources of Income**

Sources of Income	Cooperative Officers and Members	Percentage
Farming	147	47.42
Fishing	3	0.97
Farming and Fishing	136	43.87
Farming & Sari-sari store	8	2.58
Fishing & Sari-sari store	9	2.90
Farming, Fishing & Sari-sari Store	6	1.94
Sari-sari Store & Welding Shop	1	0.32
Total	P 310	100.00

and having 47.42 in terms of percentage. The next were having both farming and fishing with a total of 136 respondents, followed by those having fishing and sari-sari store; farming and sari-sari store; farming, fishing and sari-sari store; and fishing as their sources of income with the corresponding number of respondents as nine, eight, six and three, respectively. Only one among the 310 respondents is engaged in sari-sari store and welding shop. The findings reveal that most of DAR-assisted cooperative members are having their income out of the traditional farming and fishing ventures.

Table 13

**Profile of Officers and Members by
Average Monthly Income**

Amount	Cooperative Officers and Members	Percentage
P 3,000 or less	197	63.55
P 3,001 - 5,000	84	27.10
P 5,001 - 7,000	11	3.55
Did not specify	18	5.80
Total	310	100.00
Average	₱ 2,008.00	

Average Monthly Income Table 13 shows the profile of cooperative officers and members in terms of its monthly income. One hundred ninety-seven officers have an income of ₱ 3,000.00 or less, with 63.55 percent based from the total, 84 officers and members have an income between ₱ 3,001.00 to ₱ 5,000.00 with 27.10 percent, and 11 officers and members have an income between ₱ 5,001.00 - ₱ 7,000.00 with 3.55 percent. On the other hand, 18 officers and members did not specify their monthly income.

The average monthly income of the cooperative officers and members was ₱ 2,008.00. The findings reveal that most of the DAR-assisted cooperative members are below poverty line as evidenced by average amount of monthly income.

Extent of Enhancement of The Different
Program Activities on the Entre-
preneurial Activities of
the Cooperatives

Table 14 summarizes the extent of enhancement of the different program activities of cooperative entrepreneurship as perceived by the cooperative officers and members. Under the " Capability building activities or training " activities " pre-membership education seminar " obtained the highest weighted mean of 3.97 or "highly enhanced" followed by the "leadership and officers training", " training on community organizing" with weighted means of 3.57 and 3.52, respectively, or "highly enhanced".

Table 14

Extent of Enhancement of the Different Program Activities on the Entrepreneurship of DAR-assisted Cooperatives in Samar as Perceived by the Cooperative Officers and Members.

PROGRAM COMPONENTS	NO. OF RESPONDENTS					Total	Mean	Inter- pre- tation
	1	2	3	4	5			
1. Capability building activities or trngs.								
1.1 FMES	6	12	52	156	83	309	3.97	HE
1.2 Training on community organizing	2	20	176	68	44	310	3.52	HE
1.3 Simple Bookkeeping and Accounting	4	14	176	88	21	303	3.35	ME
1.4 Leadership and Officers training	2	14	126	120	34	296	3.57	HE
1.5 Financial Management training	0	23	140	125	14	302	3.43	ME
1.6 Effective Planning & coop. mgt. trngs.	3	31	128	84	30	276	3.39	ME
1.7 Council Training	0	33	120	107	12	272	3.37	ME
1.8 Grievance procedure training	0	22	160	74	18	274	3.32	ME
1.9 Project Management training	3	32	138	80	13	266	3.27	ME
1.10 Enterprise Development training	4	22	130	98	8	262	3.37	ME
1.11 Rice production training	41	52	84	61	8	246	2.78	ME
1.12 SALT/HALT training	58	18	30	108	20	234	3.06	ME
1.13 Rootcrops/vegetables production trngs.	35	52	52	91	0	230	2.88	ME
Sub - mean							3.33	ME
2. CBU and savings generation	12	17	168	63	34	294	3.31	ME
3. Grant of loans to the coop. by the lending institution	4	20	82	80	20	206	3.45	ME
4. Grant of loans to members by the coop.	20	44	104	45	26	239	3.05	ME
5. Financing of proposed project by the coop. members	20	48	104	54	14	240	2.98	ME
6. Repayment of loans to coop. by the member	28	38	98	52	34	250	3.10	ME
7. Repayment of loans to lending institution by the cooperative	10	14	84	68	38	214	3.51	HE
8. Monitoring of project implementation	12	42	114	40	26	234	3.11	ME
9. Evaluation of profitability of projects	20	58	110	34	26	248	2.95	ME
10. Partnership building and networking	52	46	80	52	14	244	2.71	ME
Total	336	672	2,456	1,748	537	5,749	71.45	ME
GRAND MEAN	-	-	-	-	-	-	3.25	ME

Legend: 1.00 - 1.50 - (NE) the program activity did not enhanced at all
 1.51 - 2.50 - (PE) the program activity poorly enhanced
 2.51 - 3.50 - (ME) the program activity moderately enhanced
 3.51 - 4.50 - (HE) the program activity highly enhanced
 4.51 - 5.00 - (FE) the program activity fully enhanced

The rest of the training activities were rated "moderately enhanced" with "rootcrops/vegetables production training " having the lowest mean of 2.88 or " moderately enhanced".

For all the program activities, " repayment of loans to lending institutions by the cooperatives "obtained the highest weighted mean of 3.51 or "highly enhanced". The next was " grant of loans by the lending institutions to the cooperatives", followed by "Capability building activities or trainings", "CBU and savings generations", "monitoring of project implementation", "repayment of loans to cooperatives by the member", "grant of loans to the members by the cooperatives", "financing of the proposed project by the cooperative members", and " evaluation of profitability of projects. "Partnership building and networking", obtained the lowest weighted mean of 2.71 or "moderately enhanced".

It could be noted from the same table that the overall assessment of the cooperative officers and members on the enhancement of the program activities to the entrepreneurship of DAR assisted cooperatives in Samar is "moderate" with a grand weighted mean of 3.25.

The assessment of the line agency representatives on the enhancement of the different program activities of entrepreneurial activities of the cooperatives is at "moderate" extent having 2.99 as grand weighted mean. Along

"capability building or trainings activities", the "pre-membership education seminar got the highest weighted mean of 3.58 or "highly enhanced", followed by " council training", "training on community organizing", "effective planning and cooperative management training", "leadership and officers training", "rootcrops/vegetable production training", "simple bookkeeping and accounting", " financial management training", "enterprise development training", "rice production training", "SALT/HALT training", and "project management training", with weighted means of 3.38, 3.34, 3.27, 3.15, 3.11, 3.09, 2.88, 2.85, 2.83, 2.73 and 2.52, respectively, all with a qualitative rating of "moderately enhanced". For all the program activities, "capital build-up and savings generation obtained the highest mean of 3.42 or "moderately enhanced", followed by the "partnership building and networking", "monitoring of project implementation", "grant of loans to the cooperatives by the lending institutions", "capability building activities or trainings", "evaluation of profitability of projects", repayment of loans to the cooperative by the members and repayment of loans to lending institutions by the cooperatives", "grant of loans to the members by the cooperatives", and "financing of projects by the cooperative members", with the weighted means of 3.42, 3.24, 3.19, 3.04, 3.00, 2.98, 2.86, 2.86, 2.81 and 2.46, respectively, all with qualita-

Table 15

**Extent of Enhancement of the Different Program Activities on the
Entrepreneurship of DAR-assisted Cooperatives in Samar as
Perceived by the Line Agency Representatives.**

PROGRAM COMPONENTS	NO. OF RESPONDENTS					Total	Mean	Inter- pre- tation
	1	2	3	4	5			
1. Capability building activities or trngs.								
1.1 FMES	0	4	19	18	7	48	3.58	HE
1.2 Training on community organizing	0	7	26	10	7	50	3.34	HE
1.3 Simple Bookkeeping and Accounting	0	9	35	6	4	54	3.09	ME
1.4 Leadership and Officers training	0	13	24	11	5	53	3.15	HE
1.5 Financial Management training	1	22	17	10	3	53	2.85	ME
1.6 Effective Planning & coop. mgt. trngs.	2	12	26	9	4	53	3.27	ME
1.7 Council Training	10	21	15	3	3	52	3.38	ME
1.8 Grievance procedure training	11	19	14	9	3	56	2.29	ME
1.9 Project Management training	5	25	14	6	2	52	2.52	ME
1.10 Enterprise Development training	1	20	18	6	5	50	2.88	ME
1.11 Rice production training	5	11	20	11	1	48	2.83	ME
1.12 SALT/HALT training	7	10	17	10	1	45	2.73	ME
1.13 Rootcrops/vegetables production trngs.	1	3	1	2	2	9	3.11	ME
Sub - mean							3.00	ME
2. CBU and savings generation	0	10	16	14	8	48	3.42	ME
3. Grant of loans to the coop. by the lending institution	4	9	22	7	6	48	3.04	ME
4. Grant of loans to members by the coop.	6	16	10	11	4	47	2.81	ME
5. Financing of proposed project by the coop. members	12	11	17	7	1	48	2.46	ME
6. Repayment of loans to coop. by the member	3	18	16	7	5	49	2.86	ME
7. Repayment of loans to lending institution by the cooperative	4	16	11	8	5	44	2.86	ME
8. Monitoring of project implementation	0	7	27	12	2	48	3.19	ME
9. Evaluation of profitability of projects	2	13	21	10	3	49	2.98	ME
10. Partnership building and networking	3	8	20	11	4	46	3.24	ME
Total	77	284	406	198	85	1,050	65.88	ME
GRAND MEAN	-	-	-	-	-	-	2.99	ME

Legend:

- 1.00 - 1.50 - (NE) the program activity did not enhanced at all
- 1.51 - 2.50 - (PE) the program activity poorly enhanced
- 2.51 - 3.50 - (ME) the program activity moderately enhanced
- 3.51 - 4.50 - (HE) the program activity highly enhanced
- 4.51 - 5.00 - (FE) the program activity fully enhanced

tive ratings of "moderately enhanced."

The discussed assessment of the line agency representative is presented in Table 15.

Comparison of Responses of the Two Groups
of Respondents on the Extent of Enhancement
of the Different Program Activities
of Entrepreneurship of Cooperatives.

Table 16 compares the assessment of the cooperative officers and members as well as the line agency representatives on the extent of enhancement of the different program activities of entrepreneurship of cooperatives. Among the two groups of respondents the cooperative officers and members gave the highest grand weighted mean of 3.25 which means "moderately enhanced" while the line agency representatives gave 2.99 grand weighted mean which also means "moderately enhanced". The combined assessment of the two groups of respondents was 3.12 which indicated that at present the enhancement of the different program activities to the entrepreneurship of DAR-assisted cooperative in Samar is at a "moderate" extent.

To test whether there was significant difference in the variation of responses that existed, the t-test for independent samples was employed. The computed value was 2.7025, while the critical/tabular t-value at 42 degrees of freedom and .05 level of significance was 1.682. Inasmuch as the computed t-value turned out to be greater than the

Table 16

Extent of Enhancement of the Different Program Activities on the
Entrepreneurship of DAR-assisted Cooperatives in Samar
as Perceived by the Two Groups of Respondents.

PROGRAM COMPONENTS	Coop. Off. & Members		Line Agency Representatives		Over- all Mean	Interpre- tation
	Weigh- ted Mean	Interpre- tation	Weigh- ted Mean	Interpre- tation		
1. Capability building activities or trngs.						
1.1 PMEG	3.97	HE	3.58	HE	3.78	HE
1.2 Training on community organizing	3.52	HE	3.34	HE	3.43	HE
1.3 Simple Bookkeeping and Accounting	3.35	ME	3.09	ME	3.22	ME
1.4 Leadership and Officers training	3.57	HE	3.15	ME	3.36	HE
1.5 Financial Management training	3.43	ME	2.85	ME	3.14	ME
1.6 Effective Planning & coop. mgt. trngs.	3.39	ME	3.27	PE	3.33	ME
1.7 Council Training	3.37	ME	3.38	PE	3.38	ME
1.8 Grievance procedure training	3.32	ME	2.29	PE	2.81	ME
1.9 Project Management training	3.27	ME	2.52	ME	2.90	ME
1.10 Enterprise Development training	3.37	ME	2.88	ME	3.13	HE
1.11 Rice production training	2.78	ME	2.83	ME	2.81	ME
1.12 SALT/HALT training	3.06	ME	2.73	ME	2.90	ME
1.13 Rootcrops/vegetables production trngs.	2.88	ME	3.11	ME	3.00	ME
2. CBU and savings generation	3.31	ME	3.42	ME	3.37	HE
3. Grant of loans to the coop. by the lending institution	3.45	ME	3.04	ME	3.25	ME
4. Grant of loans to members by the coop.	3.05	ME	2.81	ME	2.90	ME
5. Financing of proposed project by the coop. members	2.98	ME	2.46	ME	2.72	
6. Repayment of loans to coop. by the member	3.10	ME	2.86	ME	2.98	ME
7. Repayment of loans to lending institution by the cooperative	3.51	HE	2.86	ME	3.19	ME
8. Monitoring of project implementation	3.11	ME	3.19	ME	3.15	ME
9. Evaluation of profitability of projects	2.95	ME	2.98	ME	2.97	ME
10. Partnership building and networking	2.71	ME	3.24	PE	2.98	HE
Total	71.45		65.88		68.63	
BRAND MEAN	3.25	ME	2.99	ME	3.12	ME

Legend:

- 1.00 - 1.50 - (NE) the program activity did not enhanced at all
 1.51 - 2.50 - (PE) the program activity poorly enhanced
 2.51 - 3.50 - (ME) the program activity moderately enhanced
 3.51 - 4.50 - (HE) the program activity highly enhanced
 4.51 - 5.00 - (FE) the program activity fully enhanced
- computed t-value=2.7025
 tabular t-value=1.682
 at $\alpha = 0.05$
 and df = 42

tabular t-value at $\alpha=.05$, this led to the rejection of the hypothesis which state that "There is no significant difference between the perceptions of the cooperative officers and members, and the representatives of the DAR, other government agencies and NGO's on the extent to which the following program activities enhanced entrepreneurial activities among cooperative members; capability building activities, capital build-up and savings generations, availment of loan from lending institution, relending/releasing to cooperative members, financing of projects by the members, monitoring of project implementation, evaluation of profitability of projects, repayment of loan to cooperatives by the members, and repayment to lending institution by the cooperatives."

The significant difference between the two group means of the aforesaid respondents, could be attributed to the fact that these groups of respondents made their observation and develop their own assessment independently of each other. Furthermore, the lower rating given by the line agency representatives could be accounted to the fact that they are fully aware of the need to improve in the program activities of the entrepreneurship.

Table 17

Extent of Implementation of the Different Program Activities on the Entrepreneurship of Cooperatives in Samar as Perceived by the Officers and Members.

PROGRAM COMPONENTS	NO. OF RESPONDENTS					Total	Mean	Inter- pre- tation
	1	2	3	4	5			
1. Capability building activities or trngs.								
1.1 PMES	4	20	12	148	40	224	3.70	HI
1.2 Training on community organizing	4	22	184	38	34	282	3.27	MI
1.3 Simple Bookkeeping and Accounting	8	16	178	58	10	270	3.17	MI
1.4 Leadership and Officers training	6	28	150	82	8	274	3.21	MI
1.5 Financial Management training	12	36	172	44	8	272	3.22	MI
1.6 Effective Planning & coop. mgt. trngs.	16	40	148	52	8	264	2.98	MI
1.7 Council Training	16	36	124	66	12	254	3.09	MI
1.8 Grievance procedure training	18	28	170	34	8	258	2.94	MI
1.9 Project Management training	18	31	152	46	19	266	3.06	MI
1.10 Enterprise Development training	20	27	141	64	3	255	3.01	MI
1.11 Rice production training	43	68	150	42	5	308	2.67	MI
1.12 SALT/HALT training	52	31	24	92	15	214	2.94	MI
1.13 Rootcrops/vegetables production trngs.	43	60	88	33	5	229	2.55	MI
Sub - mean							3.06	MI
2. CBU and savings generation	10	25	152	51	34	272	3.27	MI
3. Grant of loans to the coop. by the lending institution	23	27	116	33	24	223	3.03	MI
4. Grant of loans to members by the coop.	29	80	109	52	22	292	2.86	MI
5. Financing of proposed project by the coop. members	29	44	134	23	21	251	2.85	MI
6. Repayment of loans to coop. by the member	26	74	91	55	18	264	2.87	MI
7. Repayment of loans to lending institution by the cooperative	32	24	89	31	35	211	3.06	MI
8. Monitoring of project implementation	10	46	131	38	18	243	3.03	MI
9. Evaluation of profitability of projects	20	49	126	42	17	254	2.95	MI
10. Partnership building and networking	50	40	107	45	17	259	2.76	MI
Total	489	852	2,748	1,169	381	5,639	66.49	MI
GRAND MEAN	-	-	-	-	-	-	3.02	MI

Legend:

- 1.00 - 1.50 - (NI) the program activity was not implemented at all
 1.51 - 2.50 - (PI) the program activity poorly implemented
 2.51 - 3.50 - (MI) the program activity moderately implemented
 3.51 - 4.50 - (HI) the program activity highly implemented
 4.51 - 5.00 - (FI) the program activity fully implemented

Extent of Implementation of the Different
Program Activities of Entrepreneur-
ship of Cooperatives.

As shown by Table 17, the cooperative officers and members perceived extent of implementation of the different program activities of cooperative entrepreneurship was "moderately implemented" having obtained a grand mean of 2.97.

Under the "capability building or trainings" activities, "pre-membership education seminar" obtained the highest weighted mean of 3.70 or "highly implemented", followed by "training on community organizing", "financial management training", "leadership and officers training", "simple bookkeeping and accounting", "council training", "project management training", "enterprise development training", "effective planning and cooperative management training", and "project management and SALT/HALT trainings", with weighted means of 3.27, 3.22, 3.21, 3.17, 3.09, 3.06, 3.01, 2.98, and 2.94, respectively, "Rice production training" got the lowest weighted mean of 2.67 or "moderately implemented" under the same program activities.

The assessment of the cooperative officers and members on the over all program activities of entrepreneurship of the cooperatives showed that "capital build-up and savings generation" got the highest weighted mean of 3.27 or "moderately implemented", the next were "capability building

Table 18

Extent of Implementation of the Different Program Activities on the Entrepreneurship of Cooperatives in Samar as Perceived by the Line Agency Representatives.

PROGRAM COMPONENTS	NO. OF RESPONDENTS					Total	Mean	Inter- pre- tation
	1	2	3	4	5			
1. Capability building activities or trngs.								
1.1 PMES	0	3	20	14	13	50	3.74	HI
1.2 Training on community organizing	0	8	18	13	9	48	3.48	MI
1.3 Simple Bookkeeping and Accounting	1	7	27	11	5	51	3.24	MI
1.4 Leadership and Officers training	3	11	19	13	4	50	3.08	MI
1.5 Financial Management training	3	12	23	11	1	50	2.90	MI
1.6 Effective Planning & coop. mgt. trngs.	1	16	18	13	1	49	2.29	PI
1.7 Council Training	6	24	12	8	1	51	2.49	PI
1.8 Grievance procedure training	6	26	14	3	1	50	2.34	PI
1.9 Project Management training	4	18	23	3	2	50	2.62	MI
1.10 Enterprise Development training	3	19	15	11	2	50	3.18	MI
1.11 Rice production training	6	11	23	7	3	50	2.80	MI
1.12 SALT/HALT training	5	12	20	10	1	48	2.79	MI
1.13 Rootcrops/vegetables production trngs.	1	8	2	4	1	16	2.75	MI
Sub - mean							2.90	MI
2. CBU and savings generation	0	10	19	13	9	51	3.41	MI
3. Grant of loans to the coop. by the lending institution	9	12	22	7	4	54	2.72	MI
4. Grant of loans to members by the coop.	3	14	22	8	4	51	2.92	MI
5. Financing of proposed project by the coop. members	6	20	20	6	0	52	2.50	MI
6. Repayment of loans to coop. by the member	2	21	18	8	2	51	2.74	MI
7. Repayment of loans to lending institution by the cooperative	6	45	42	32	10	135	2.59	MI
8. Monitoring of project implementation	0	14	22	14	3	53	3.11	MI
9. Evaluation of profitability of projects	2	22	15	12	0	51	2.72	MI
10. Partnership building and networking	3	15	17	15	1	51	2.30	PI
Total	70	348	431	236	77	1,162	62.71	MI
GRAND MEAN	-	-	-	-	-	-	2.85	MI

Legend:

- 1.00 - 1.50 - (NI) the program activity was not implemented at all
- 1.51 - 2.50 - (PI) the program activity poorly implemented
- 2.51 - 3.50 - (MI) the program activity moderately implemented
- 3.51 - 4.50 - (HI) the program activity highly implemented
- 4.51 - 5.00 - (FI) the program activity fully implemented

activities or trainings" and "repayment of loans to lending institutions by the cooperatives" both having 3.06 sub-mean and mean followed by "monitoring or project implementation", "evaluation of profitability of projects", repayment of loans to cooperatives by the members", "grant of loans to members by the cooperatives", "financing of proposed project by the cooperative members", and partnership building and networking" having weighted means of 3.03, 2.59, 2.87, 2.86, 2.85, and 2.76, respectively.

As demonstrated by Table 18, the line agency representatives perceived that the implementation of the different program activities of cooperative entrepreneurship is presently at "moderate" extent with a grand weighted mean of 2.85. Under the "capability building activities or trainings activity", "premembership education seminar" obtained the highest weighted mean of 3.74 or "highly implemented" followed by "training on community organizing", simple bookkeeping and accounting". "enterprise development training", "leadership and officers training", "financial management training", "rice production training", "SALT/HALT training", "rootcrops/vegetables production training", "project management training", "council training", grievance procedure training", and the last was "effective planning and cooperative management training", having weighted means of 3.48, 3.24, 3.18, 3.08, 2.90, 2.80, 2.79, 2.75, 2.62,

Table 19

**Extent of Implementation of the Different Program Activities on the Entrepreneurship
in Samar as Perceived by the Two Groups of Respondents.**

PROGRAM COMPONENTS	Coop. Off. & Members		Line Agency Representatives		Over- all Mean	Interpre- tation
	Weight- ed Mean	Interpre- tation	Weight- ed Mean	Interpre- tation		
1. Capability building activities or trngs.						
1.1 PMES	3.70	HI	3.74	HI	3.72	HI
1.2 Training on community organizing	3.23	MI	3.48	MI	3.36	MI
1.3 Simple Bookkeeping and Accounting	3.17	MI	3.24	MI	3.21	MI
1.4 Leadership and Officers training	3.21	MI	3.08	MI	3.15	MI
1.5 Financial Management training	3.22	MI	2.90	MI	3.06	MI
1.6 Effective Planning & coop. mgt. trngs.	2.98	MI	2.29	PI	2.64	MI
1.7 Council Training	3.09	MI	2.49	PI	2.79	MI
1.8 Grievance procedure training	2.94	MI	2.34	PI	2.64	MI
1.9 Project Management training	3.06	MI	2.62	MI	2.84	MI
1.10 Enterprise Development training	3.01	MI	3.18	MI	3.10	MI
1.11 Rice production training	2.67	MI	2.80	MI	2.74	MI
1.12 SALT/HALT training	2.94	MI	2.79	MI	2.87	MI
1.13 Rootcrops/vegetables production trngs.	2.55	MI	2.75	MI	2.65	MI
2. CBU and savings generation	3.27	MI	3.41	MI	3.34	MI
3. Grant of loans to the coop. by the lending institution	3.03	MI	2.72	MI	2.88	MI
	2.86	MI	2.92	MI	2.89	MI
4. Grant of loans to members by the coop.	2.85	MI	2.50	MI	2.68	MI
5. Financing of proposed project by the coop. members						
6. Repayment of loans to coop. by the member	2.87	MI	2.74	MI	2.81	MI
7. Repayment of loans to lending institution by the cooperative	3.06	MI	2.59	MI	2.83	MI
8. Monitoring of project implementation	3.03	MI	3.11	MI	3.07	MI
9. Evaluation of profitability of projects	2.95	MI	2.72	MI	2.84	MI
10. Partnership building and networking	2.76	MI	2.30	PI	2.53	MI
Total	66.45		62.71		64.58	
GRAND MEAN	3.02	MI	2.85	MI	2.94	MI

Legend:

1.00 - 1.50 - (NI) the program activity was not implemented at all

1.51 - 2.50 - (PI) the program activity poorly implemented

2.51 - 3.50 - (MI) the program activity moderately implemented

3.51 - 4.50 - (HI) the program activity highly implemented

4.51 - 5.00 - (FI) the program activity fully implemented

computed t-value = 1.7448

tabular t-value = 1.682

at $\alpha = .05$

and df = 42

2.49, 2.34 and 2.29, respectively.

For the overall program activities of entrepreneurship, "capital build-up and savings generation" obtained the highest weighted mean which is 3.41 or "moderately implemented". The next were "monitoring of project implementation", "grant of loans to cooperative members", " capability building activities or training", "repayment of loans to cooperative by members", "evaluation of profitability of projects", " grant of loans to the cooperative by the lending institution", "repayment of loans to lending institution by the cooperatives", and "financing of proposed projects by the cooperative members", with weighted means of 3.11, 2.29, 2.90, 2.74, 2.72, 2.59 and 2.50, respectively, all with qualitative rating of "moderately implemented", "partnership building and networking" obtained the lowest mean of 2.30 or "poorly implemented".

Comparison of Responses of the Cooperative Officers and Members and the Line Agency Representative on the Extent of Implementation of the Different Program Activities of Cooperative Entrepreneurship.

The combined assessment of the extent of implementation of the different program activities of cooperative entrepreneurship is of "moderate" extent having 2.94 grand weighted mean as presented in Table 19. The overall weighted mean obtained by the line agency representative which is 2.85 was

Table 20

**Extent of Gravity of Problems Encountered Relative to the Program Implementation
as Perceived by the Cooperative Officers and Members.**

PROGRAM COMPONENTS	NO. OF RESPONDENTS					TOTAL	MEAN	Interpreta- tion
	1	2	3	4	5			
1. Capability building activities or trainings								
1.1 Members do not attend trainings	107	77	95	22	4	305	2.14	less grave
1.2 Training conducted do not jibe with the needs of the cooperatives	95	100	67	22	4	288	2.09	less grave
1.3 Implement the program	65	125	75	28	2	295	2.24	less grave
1.4 Schedules of training not acceptable to members	103	60	105	16	2	286	2.14	less grave
1.5 Lack of competent trainors	116	70	84	15	4	289	2.03	less grave
2. Capital build-up and saving generation								
2.1 No capital build-up generation systems installed	81	101	68	33	6	289	2.25	less grave
2.2 Non-payment of CBU by members	95	60	96	18	1	270	2.15	less grave
2.3 CBU lost/unaccounted	121	60	90	20	1	292	2.04	less grave
2.4 No auto-savings system installed	67	85	88	37	2	279	2.36	less grave
2.5 Nonpayment of autosavings by members	75	76	90	42	3	286	2.38	less grave
2.6 Auto-savings are lost / not property	71	73	117	18	1	280	2.30	less grave
3. Grant of loans to cooperatives by the lending institution								
3.1 Voluminous paper requirements	60	56	117	16	18	267	2.54	grave
3.2 Delayed processing of loans	53	85	92	22	7	259	2.40	less grave
3.3 No proper study/feasibility study	67	77	80	24	3	251	2.28	less grave
3.4 Release of funds not direct to the cooperatives	110	56	67	18	3	254	2.01	less grave
3.5 Political intervention in the granting of loans.	127	47	56	14	6	250	1.90	lowest grave
3.6 Total loans granted not fully to the cooperatives.	107	60	66	19	5	257	2.05	less grave

Table 20 continued

PROGRAM COMPONENTS	NO. OF RESPONDENTS					TOTAL	MEAN	Interpreta- tion
	1	2	3	4	5			
<hr/>								
4. Grant of loans to members from the coops.								
4.1 Selection/prioritization of borrowers	117	70	75	18	8	288	2.06	less grave
4.2 Over charging of interest	87	94	67	18	12	278	2.19	less grave
4.3 Voluminous requirements	60	100	101	9	10	280	2.32	less grave
4.4 Loans granted are inadequate	88	67	84	26	14	279	2.32	less grave
5. Financing of proposed project by coop-members								
5.1 Total diversion of loan proceeds to other purposes	120	78	69	14	7	288	1.99	less grave
5.2 Partial diversion of loan proceeds to other purposes	123	81	62	6	6	278	1.89	less grave
6. Monitoring of project implementation								
6.1 No monitoring of projects	133	80	43	32	7	295	1.98	less grave
6.2 Irregular monitoring of projects	72	113	74	16	7	282	2.19	less grave
6.3 Borrower/coop. member don't like monitoring	77	100	84	13	6	280	2.18	less grave
7. Evaluation of profitability of projects								
7.1 Projects of cooperatives								
7.1.1 Officers feel evaluation not necessary	74	115	74	16	7	286	2.19	less grave
7.1.2 Members feel evaluation not necessary	71	120	65	17	5	278	2.15	less grave
7.2 Projects of indiv. officers and members								
7.2.1 Profits are not evaluated	112	82	67	17	5	283	2.01	less grave
7.2.2 Officers feel evaluation not necessary	80	112	71	13	7	283	2.13	less grave
7.2.3 Members feel evaluation not necessary	105	92	71	11	4	283	2.00	less grave

Table 20 continued

PROGRAM COMPONENTS	NO. OF RESPONDENTS					TOTAL	MEAN	Interpretation
	1	2	3	4	5			
<hr/>								
8. Repayment of loans to cooperatives by the members								
8.1 Non-payment of loans to cooperatives	103	69	75	26	6	279	2.15	less grave
8.2 Delayed payment of loans	101	65	79	32	5	282	2.20	less grave
8.3 No collection of payments made	84	54	95	26	6	265	2.31	less grave
9. Repayment of loans to lending institution by the cooperatives.								
9.1 Non-payment of loans to cooperatives	148	57	30	10	7	252	1.69	less grave
9.2 Delayed payment of loans to lending institution	136	35	100	9	3	283	1.97	less grave
9.3 No collection of payment is made	130	34	47	15	6	232	1.85	less grave
9.4 No payment of loans but loan documents are reconstructed/renewed	132	30	54	12	5	233	1.83	less grave
10. Partnership building and networking								
10.1 Non-attendance of some partners	105	103	70	4	4	286	1.95	less grave
10.2 Delayed attendance of some partners	120	95	77	12	2	306	1.96	less grave
10.3 Selective partnership	92	106	65	13	1	277	2.01	less grave
10.4 Other partners are in doubt of the program.	103	98	61	7	9	278	2.00	less grave
10.5 No funding for partnership activities.	90	113	61	10	1	275	1.98	less grave
10.6 Some partners have own priorities other than coop development	97	92	60	18	1	268	2.01	less grave
11. Others. Monopoly of decision	10	12	1	2	1	26	1.92	less grave
<hr/>								
Total	4,290	3,535	3,335	806	234	12,200	94.73	
<hr/>								
Grand - mean							2.11	less grave

Legend :

- 4.51 - 5.00 - the problem is very grave
- 3.51 - 4.50 - the problem is quite grave
- 2.51 - 3.50 - the problem is grave
- 1.51 - 2.50 - the problem is less grave
- 1.00 - 1.50 - the problem is not grave

found to be lesser than that given by the cooperative officers and members which is 3.02. In evaluating whether this difference is significant or not, the t-test for independent samples was used. The computed t-value turned out to be 1.7448. On the other hand, the tabular t-value at 42 degrees of freedom and at .05 level of significance was 1.682. The computed t-value being higher than the critical t-value the corresponding hypothesis is rejected which is stated as "There is no significant difference between the perceptions of the two groups of respondents on the extent of implementation of the nine program activities of entrepreneurship of the DAR-assisted cooperatives. The difference between the perceptions of the two groups of respondents as evidenced by Table 20, where the line agency representatives obtained a lower grand mean could be accounted to the fact that being an implementor of the program, they understand very well that there is still a lot of room for improvement in the program implementation of the entrepreneurship of the DAR-assisted cooperatives in Samar.

Extent of Gravity of Problem
Encountered Relative to the
Program Implementation

The problems encountered by the cooperative officers and members was deemed "less grave" with the grand weighted mean of 2.11. The highest weighted mean was obtained under

"granting of loans to cooperatives by the lending institution" with a 2.54 weighted mean or "grave". The next was "non payment of auto savings by the members" under the "capital build-up and savings generation", followed by "voluminous requirements" and "loans granted are inadequate" under the "granting of loans to members by the cooperative" activities, "no collection of payment made", under the "repayment of loans to cooperatives by the members", members attend trainings but do not implement the program" under the "capability building or training activities", "officers feel evaluation not necessary" under the evaluation of profitability of project individual project level", "officer feel evaluation not necessary under the "evaluation of profitability of projects - cooperatives project level" and "irregular monitoring of project" under the "monitoring of project implementation", "selective partnership" under the "partnership building and networking", "total diversion of loan proceed to other purposes" under the "financing of proposed project by the cooperative members" and " delayed payment of loans to lending institution" with weighted means of 2.38, 2.32, 2.32, 2.31, 2.24, 2.13, 2.19, 2.19, 2.01, 2.01, 1.99, and 1.97, respectively, all with qualitative rating of "less grave".

The lowest weighted mean was obtained by "political intervention in the granting of loans" under the "grant of

loans to cooperatives by the lending institutions" with a weighted mean of 1.90 or "less grave".

An additional problem was identified by the respondents under "others" "influence of few members on the line agency representatives/implementors that tantamount to the monopoly of decision" with a 1.92 weighted mean or "less grave".

The summary of the perceptions of the cooperative officers and members of the cooperatives on the gravity of problems encountered relative to the program implementation is presented in Table 20.

On the other hand, the line agency representatives obtained 2.71 grand weighted mean or "grave". Of the activities preidentified, "delayed payments of loans" under the "repayment of loans to cooperatives by the members" and "some partners have own priorities other than cooperative development" under the "partnership building and networking" obtained the highest mean of 3.24 or "grave". The next higher mean was obtained with "voluminous paper requirements" under the "grant of loans to cooperatives by the lending institution" of 2.23 or "grave" followed by "total diversion of loan proceeds to other purposes" under the "financing of proposed project by cooperative members", "members attend training but do not implement the program", and "non payment of loan to cooperative under repayment of loans to lending institution, non payment of capital build-up by members"

Table 21

**Extent of Gravity of Problems Encountered Relative to the Program Implementation
as Perceived by the Line Agency Representatives.**

PROGRAM COMPONENTS	NO. OF RESPONDENTS					TOTAL	MEAN	Interpreta- tion
	1	2	3	4	5			
1. Capability building activities or trainings								
1.1 Members do not attend trainings	5	13	28	3	4	53	2.77	grave
1.2 Training conducted do not jibe with the needs of the cooperatives	10	14	19	8	2	53	2.50	less grave
1.3 Implement the program	3	18	17	8	7	53	2.96	grave
1.4 Schedules of training not acceptable to members	7	16	20	9	1	53	2.50	less grave
1.5 Lack of competent trainors	11	16	16	7	3	53	2.53	grave
2. Capital build-up and saving generation								
2.1 No capital build-up generation systems installed	6	24	17	3	3	53	2.49	less grave
2.2 Non-payment of CBU by members	5	32	51	40	25	153	2.90	grave
2.3 CBU lost/unaccounted	10	16	18	3	6	53	2.60	grave
2.4 No auto-savings system installed	5	19	18	4	5	51	2.71	grave
2.5 Nonpayment of autosavings by members	6	13	23	6	3	51	2.75	grave
2.6 Auto-savings are lost / not property	9	17	14	5	8	53	2.74	grave
3. Grant of loans to cooperatives by the lending institution								
3.1 Voluminous paper requirements	2	8	22	9	7	48	3.23	grave
3.2 Delayed processing of loans	3	11	23	6	6	49	2.90	grave
3.3 No proper study/feasibility study	4	14	16	10	5	49	2.96	grave
3.4 Release of funds not direct to the cooperatives	7	17	11	12	2	49	2.69	grave
3.5 Political intervention in the granting of loans.	9	16	14	8	2	49	2.55	grave
3.6 Total loans granted not fully to the cooperatives.	12	8	20	6	1	47	2.49	less grave

Table 21 continued

PROGRAM COMPONENTS	NO. OF RESPONDENTS					TOTAL	MEAN	Interpretation
	1	2	3	4	5			
4. Grant of loans to members from the coops								
4.1 Selection/prioritization of borrowers	6	12	20	8	4	50	2.60	grave
4.2 Over charging of interest	7	21	16	2	4	50	2.50	less grave
4.3 Voluminous requirements	8	30	63	16	15	132	2.59	grave
4.4 Loans granted are inadequate	6	19	9	12	3	49	2.33	less grave
5. Financing of proposed project by coop-members								
5.1 Total diversion of loan proceeds to other purposes	6	14	9	10	11	50	3.12	grave
5.2 Partial diversion of loan proceeds to other purposes	7	15	11	8	9	50	2.94	grave
6. Monitoring of project implementation								
6.1 No monitoring of projects	8	21	12	11	1	53	2.55	grave
6.2 Irregular monitoring of projects	5	21	17	9	1	53	2.63	grave
6.3 Borrower/coop. member don't like monitoring	11	17	12	4	3	47	2.38	less grave
7. Evaluation of profitability of projects								
7.1 Projects of cooperatives								
7.1.1 Officers feel evaluation not necessary	2	17	21	2	2	44	2.66	grave
7.1.2 Members feel evaluation not necessary	3	26	16	4	0	49	2.43	less grave
7.2 Projects of indiv. officers and members								
7.2.1 Profits are not evaluated	7	23	14	4	0	48	2.31	less grave
7.2.2 Officers feel evaluation not necessary	10	18	14	5	0	47	2.30	less grave
7.2.3 Members feel evaluation not necessary	11	15	17	6	0	49	2.37	less grave

Table 21 continued

PROGRAM COMPONENTS	NO. OF RESPONDENTS					TOTAL	MEAN	Interpreta- tion
	1	2	3	4	5			
<hr/>								
8. Repayment of loans to cooperatives by the members								
8.1 Non-payment of loans to cooperatives	3	15	15	11	7	51	3.08	grave
8.2 Delayed payment of loans	2	13	17	7	11	50	3.23	grave
8.3 No collection of payments made	9	12	15	8	6	50	2.80	grave
9. Repayment of loans to lending institution by the cooperatives.								
9.1 Non-payment of loans to cooperatives	7	11	13	9	7	47	2.96	grave
9.2 Delayed payment of loans to lending institution	3	19	11	10	5	48	2.83	grave
9.3 No collection of payment is made	6	21	8	6	6	47	2.68	grave
9.4 No payment of loans but loan documents are reconstructed/renewed	7	18	13	4	5	47	2.62	grave
10. Partnership building and networking								
10.1 Non-attendance of some partners	5	21	17	9	1	53	2.62	grave
10.2 Delayed attendance of some partners	6	14	9	10	11	50	3.12	grave
10.3 Selective partnership	3	15	15	11	7	51	3.08	grave
10.4 Other partners are in doubt of the program.	2	17	21	2	2	44	2.66	grave
10.5 No funding for partnership activities.	11	17	12	4	3	47	2.38	less grave
10.6 Some partners have own priorities other than coop development	2	13	17	7	11	50	3.24	grave
<hr/>								
Total	277	747	781	346	225	2,376	119.34	
<hr/>								
Grand - mean							2.71	grave

Legend :

- 4.51 - 5.00 - the problem is very grave
 3.51 - 4.50 - the problem is quite grave
 2.51 - 3.50 - the problem is grave
 1.51 - 2.50 - the problem is less grave
 1.00 - 1.50 - the problem is not grave

under "capital build-up and savings generations," "officers feel evaluation not necessary" under the "evaluation of profitability of project- cooperative project level", "selection/prioritization of borrowers" under grant of loans to members from the cooperatives, "no monitoring of project" under monitoring of project implementation, and "members feel evaluation not necessary" under "evaluation of profitability of project-individual member project level", with weighted means of 3.23, 3.12, 2.96, 2.90, 2.66, 2.60, 2.55 all with a qualitative rating of "grave". "Officers feel evaluation not necessary" under the "evaluation of profitability of projects-individual project level" obtained the lowest mean of 2.30 or "less grave". The perceptions of the line agency representatives is summarized in Table 21.

Comparison of Responses of the Cooperative Officers and Members and the Line Agency Representative on the Gravity of Problems Encountered.

The combined perceptions of the two groups of respondents on the gravity of problems encountered in the implementation of the program components of cooperative entrepreneurship is demonstrated in Table 22.

It could be gleaned from the table, " repayment of loans to cooperatives by the members " obtained the highest sub mean of 2.63 or "grave", followed by "grant of loans to cooperatives by the lending institution", "financing of the

Table 22

Extent of Gravity of Problems Encountered Relative to the Program Implementation
as Perceived by the Two Groups of Respondents.

PROGRAM COMPONENTS	Cooperative office and members		Line Agency representatives		Over Interpre- all tation	
	Weighted mean	Interpre- tation	Weighted mean	Interpre- tation	mean	
1. Capability building activities or trainings						
1.1 Members do not attend trainings	2.14	less grave	2.77	grave	2.46	less grave
1.2 Training conducted do not jibe with the needs of the cooperatives	2.10	less grave	2.50	less grave	2.30	less grave
1.3 Implement the program	2.44	less grave	2.96	grave	2.70	grave
1.4 Schedules of training not acceptable to members	2.14	less grave	2.50	grave	2.32	less grave
1.5 Lack of competent trainers	2.03	less grave	2.53	grave	2.28	less grave
Sub - mean	2.17	less grave	2.65	grave	2.41	less grave
2. Capital build-up and saving generation						
2.1 No capital build-up generation systems installed	2.24	less grave	2.49	less grave	2.37	less grave
2.2 Non-payment of CBU by members	2.15	less grave	2.90	grave	2.53	grave
2.3 CBU lost/unaccounted	2.04	less grave	2.60	grave	2.32	less grave
2.4 No auto-savings system installed	2.36	less grave	2.71	grave	2.54	grave
2.5 Nonpayment of autosavings by members	2.38	less grave	2.75	grave	2.57	grave
2.6 Auto-savings are lost / not property	2.30	less grave	2.74	grave	2.52	grave
Sub - mean	2.25	less grave	2.70	grave	2.47	less grave
3. Grant of loans to cooperatives by the lending institution						
3.1 Voluminous paper requirements	2.54	grave	3.23	grave	2.89	grave
3.2 Delayed processing of loans	2.40	less grave	2.90	grave	2.65	grave
3.3 No proper study/feasibility study	2.28	less grave	2.96	grave	2.62	grave
3.4 Release of funds not direct to the cooperatives	2.00	less grave	2.69	grave	2.35	less grave
3.5 Political intervention in the granting of loans.	1.90	less grave	2.55	grave	2.23	less grave
3.6 Total loans granted not fully to the cooperatives.	2.05	less grave	2.49	less grave	2.27	less grave
Sub - mean	2.20	less grave	2.80	grave	2.50	less grave

Table 22 continued

PROGRAM COMPONENTS	Cooperative office and members		Line Agency representatives		Over all mean	Interpre- tation
	Weighte mean	Interpre- tation	Weighte mean	Interpre- tation		
4. Grant of loans to members from the cooperatives						
4.1 Selection/prioritization of borrowers	2.06	less grave	2.60	grave	2.33	less grave
4.2 Over charging of interest	2.19	less grave	2.50	less grave	2.35	less grave
4.3 Voluminous requirements	2.32	less grave	2.59	grave	2.46	less grave
4.4 Loans granted are inadequate	2.32	less grave	2.30	less grave	2.33	less grave
Sub - mean	2.22	less grave	2.50	grave	2.37	less grave
5. Financing of proposed project by coop-members						
5.1 Total diversion of loan proceeds to other purposes	1.99	less grave	3.12	grave	2.56	grave
5.2 Partial diversion of loan proceeds to other purposes	1.89	less grave	2.94	grave	2.42	less grave
Sub - mean	1.94	less grave	3.03	grave	2.49	less grave
6. Monitoring of project implementation						
6.1 No monitoring of projects	1.98	less grave	2.55	grave	2.27	less grave
6.2 Irregular monitoring of projects	2.19	less grave	2.62	grave	2.41	less grave
6.3 Borrower/coop. member don't like monitoring	2.18	less grave	2.38	less grave	2.28	less grave
Sub - mean	2.12	less grave	2.52	grave	2.32	less grave
7. Evaluation of profitability of projects						
7.1 Projects of cooperatives						
7.1.1 Officers feel evaluation not necessary	2.18	less grave	2.66	grave	2.42	less grave
7.1.2 Members feel evaluation not necessary	2.15	less grave	2.43	less grave	2.29	less grave
7.2 Projects of indiv. officers and members						
7.2.1 Profits are not evaluated	2.01	less grave	2.31	less grave	2.16	less grave
7.2.2 Officers feel evaluation not necessary	2.13	less grave	2.30	less grave	2.22	less grave
7.2.3 Members feel evaluation not necessary	2.00	less grave	2.37	less grave	2.19	less grave
Sub - mean	2.09	less grave	2.41	less grave	2.26	less grave

Table 22 continued

PROGRAM COMPONENTS	Cooperative office and members		Line Agency representatives		Over all mean	Interpre- tation
	Weighte mean	Interpre- tation	Weighte mean	Interpre- tation		
8. Repayment of loans to cooperatives by the members						
8.1 Non-payment of loans to cooperatives	2.15	less grave	3.08	grave	2.62	grave
8.2 Delayed payment of loans	2.20	less grave	3.24	grave	2.72	grave
8.3 No collection of payments made	2.30	less grave	2.80	grave	2.55	grave
Sub - mean	2.22	less grave	3.04	grave	2.63	grave
9. Repayment of loans to lending institution by the cooperatives.						
9.1 Non-payment of loans to cooperatives	1.69	less grave	2.96	grave	2.33	less grave
9.2 Delayed payment of loans to lending institution	1.97	less grave	2.89	grave	2.43	less grave
9.3 No collection of payment is made	1.85	less grave	2.68	grave	2.27	less grave
9.4 No payment of loans but loan documents are reconstructed/renewed	1.83	less grave	2.62	grave	2.23	less grave
Sub - mean	1.84	less grave	2.79	grave	2.32	less grave
10. Partnership building and networking						
10.1 Non-attendance of some partners	1.95	less grave	2.62	grave	2.29	less grave
10.2 Delayed attendance of some partners	1.95	less grave	3.12	grave	2.54	grave
10.3 Selective partnership	2.00	less grave	3.08	grave	2.54	grave
10.4 Other partners are in doubt of the program.	1.99	less grave	2.66	grave	2.33	less grave
10.5 No funding for partnership activities.	1.98	less grave	2.38	grave	2.18	less grave
10.6 Some partners have own priorities other that coop development	2.01	less grave	3.24	grave	2.63	grave
Sub - mean	1.98	less grave	2.85	grave	2.42	less grave
Total - mean	21.01		27.29		24.19	
Grand - mean	2.10	less grave	2.73	grave	2.42	less grave

Legend :

4.51 - 5.00 - the problem is very grave
 3.51 - 4.50 - the problem is quite grave
 2.51 - 3.50 - the problem is quite grave
 1.51 - 2.50 - the problem is quite grave
 1.00 - 1.50 - the problem is quite grave

computed t-value : 7.8057
 tabular t-value : 1.7344
 df : 18
 level of : .05
 significance

proposed project by the cooperative members", " capital build-up and savings generation", partnership building and networking", " capability building activities or training", "grant of loans to members by the cooperatives", "monitoring of profitability of projects", "repayment of loans to lending institution by the cooperatives" and the least is "evaluation of profitability of project with the corresponding weighted sub means of 2.50, 2.49, 2.47, 2.42, 2.41, 2.36, 2.23, 2.31, and 2.25, respectively, all are having a qualitative rating of "less grave".

The over all weighted mean obtained by the two groups of respondents is 2.42 or "less grave".

The cooperative officers and member respondents obtained a 2.10 grand weighted mean or "less grave". On the other hand, the line agency representatives gave a higher weighted mean of 2.73 or "grave". To test whether there existed a significant difference between the two group means, t-test for independent samples was employed and the computed value was found to be 7.8057 while the tabular/critical value is 1.734 at 18 degrees of freedom and at .05 level of significance. The computed value being higher than the tabular value, the null hypothesis which states that " there is no significant difference between the perceptions of the two groups of respondents on the extent

of gravity of the problems encountered relative to the aforementioned ten (10) program activities", is rejected. Only in one out of ten pre-identified program activities the two groups of respondents came into agreement, the "evaluation of profitability of projects" both on the "cooperative project level" and "individual project level". On the rest of the program activities, the cooperative officers and members considered the extent of gravity of problems as "less grave" while the line agency representatives considered it "grave".

The remarkable difference between the perceptions of the two groups of respondents signifies that they are not in agreement on the aspect of gravity of problems encountered relative to the program implementation, the same could be attributed to the fact that these groups of respondents perform different activities and motives.

CHAPTER 5

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

This Chapter presents the summary of findings, conclusions and recommendations of this study.

Summary of Findings

Profile of DAR-assisted Cooperatives by Membership, Professional Growth of Members, Total Assets, Loans, Grants, and Capital Build-up and Savings Generations

Barangay Iguind Multipurpose cooperatives has the most number of members among subject cooperatives of 78 or 12.62 percent followed by Cabugao, Maligaya, Majacob, Calapi (Christian), Tizon, Casandig, Buenavista, Mahayag, Balugo, Camanagay, Tutubigan, Cagtutulo and Pahug having the corresponding percentage as follows, 10.03, 9.22, 9.06, 7.77, 7.44, 6.31, 5.99, 5.66, 5.34, 5.02, 4.49, 4.21, and 3.72, respectively. Caranas MPC has the least number of members with a total of 18 or 2.91 percent.

There were 7 cooperatives which attended 4-6 number of training conducted, 6 cooperatives attended 7-9 trainings and 2 cooperatives attended 1-3 trainings. The average trainings attended by the cooperatives is 5.47.

Barangay Tizon MPC has the biggest amount of assets having ₱ 746,745.00 which constitute 25.45% of the

total, followed by , Cagtutulo MPC, Majacob MPC, Iguid MPC, Casandig MPC, Tutubigan MPC, Buenavista MPC, Pahug MPC, Camanhayag MPC, Balugo MPC, Cabugao MPC, Calapi (Christian) MPC and Mahayag MPC having total assets of ₱ 526,236.00 or 17.93 percent, ₱ 429,265.00 or 14.64 percent, ₱ 410,000.00 or 13.97 percent, ₱ 175,400.00 or 5.58 percent, ₱ 165,000.00 or 5.62 percent, ₱ 125,476.00 or 4.28 percent, ₱ 102,000.00 or 3.48 percent, ₱ 65,071.00 or 2.22 percent, ₱ 64,078.00 or 2.18 percent, ₱ 30,000.00 or 1.02 percent, and ₱ 24,000.00 or 0.88 percent, respectively. Caranas MPC has the lowest amount of total assets having ₱ 20,227.00 or 0.69 percent only.

For the total amount of loans availed of by the cooperatives, Tizon MPC obtained the highest amount of loans of ₱ 655,780.00 having 31.26 percent from the total, followed by Cagtutulo MPC, Majacob MPC, Iguid MPC, Buenavista MPC, Casandig MPC, Balugo MPC, Camanhayag MPC and Mahayag MPC, having ₱ 486,236.00 or 23.18 percent, ₱ 413,700.00 or 19.72 percent, ₱ 275,000.00 or 13.11 percent, ₱ 90,000.00 or 4.15 percent, ₱ 87,000.00 or 4.15 percent, ₱ 50,000.00 or 2.38 percent, ₱ 25,000.00 or 1.19 percent and ₱ 15,000.00 or 0.72 percent. There were five cooperatives subject of the study which did not avail of any loan. The average amount of loan per cooperative is ₱ 287,415.40. Pahug MPC obtained the highest amount of grants availed of having ₱ 60,000.00

or 43.32 percent, followed by Casandig, Cagtutulo, Majacob, Tizon, Balugo and Cabugao MPC having availed the amount of ₱ 27,000.00 or 8.66 percent, ₱ 7,500.00 or 5.42 percent, ₱ 7,000.00 or 5.05 percent and ₱ 5,000.00 or 3.62 percent, respectively. There were 8 cooperatives that did not avail of any grants, and the average amount of grant availed of by the cooperatives was ₱ 9,233.33.

The highest amount of capital-build-up and saving generated was garnered by the Tutubigan MPC having ₱165,000.00 or 22.57 percent, followed by Iguid MPC, Tizon MPC, Casandig MPC, Calapi (Christian) MPC, Camanhagay MPC, Pahug MPC, Buenavista MPC, Maligaya MPC, Cabugao MPC, Cagtutulo MPC, Caranas MPC, Balugo MPC, Mahayag MPC and Majacob MPC having the total amount saved of ₱ 135,000.00 or 18.47 percent, ₱ 83,000.00 or 11.35 percent, ₱ 68,400.00 or 9.36 percent, ₱ 55,000.00 or 7.52 percent, ₱ 40,000.00 or 5.47 percent, ₱ 40,000.00 or 5.47 percent, ₱ 35,000.00 or 4.79 percent, ₱ 30,000.00 or 4.10 percent, ₱ 25,000.00 or 3.42 percent, ₱ 20,000.00 or 2.47 percent, ₱ 19,000.00 or 2.60 percent, ₱ 7,000.00 or 0.96, ₱ 5,000.00 or 0.68 percent and ₱ 3,565.00 or 0.49 percent, respectively.

The average amount of capital generated was ₱ 48,731.00.

Profile of Cooperative Officers and Members with Respect to Age, Sex, Marital Status, Educational Qualification, Family Size, Sources of Income and Average Monthly Income.

Age. Of the total 310 officers and member respondents, 20 of them were 15-20 years old, 63 were 25-34, 85 were 35-44, 58 were 45-54, 58 also were 55-64. There were 26 of them who were 65 years of age and over.

Sex. For the cooperative officers and member respondents there were 213 male and there were 97 female. The total is 310.

Marital Status. In this aspect, there were 277 married respondents or 89.35 percent, 20 were single or 6.45 percent, and 13 were widow or widower or 4.20 based from the total respondents of 310.

Educational Qualification. The most number of cooperative officers and member-respondents had elementary educational level with a total of 196 out of 310, or 63.23. followed by those having high school education to a total of 61 or 19.68 percent, 34 were college, 17 did not undergo formal education, and 2 did not specify their educational qualifications.

Family Size. Of the total 310 cooperative officers and members there were 166 or 53.55 percent having 4-6 family members, 71 or 22.90 percent were having 7-9, 57 or 18.39 percent having 1-3, and 16 having 10-12 or 5.16 percent family members.

Sources of Income. There were eight kinds of sources of income that the cooperative officers and member have. There were 147 engaged in farming only, 136 engaged in both farming and fishing, 3 engaged in fishing only, 8 engaged in farming and sari-sari store, 9 engaged in fishing and sari-sari store, 6 were engaged in farming, fishing, and sari-sari store, and one member was engaged in a welding shop and sari-sari store.

Average Monthly Income. The most number of cooperative officers and members were having an income of ₱ 3,000.00 or less with a total of 197 officers and member or 63.55 percent. The next was 84 officers and members having ₱ 3,001.00 to ₱ 5,000 monthly income while there were only 11 officers and member having ₱ 5,001.00 to ₱ 7,000.00 monthly income. There were 18 among them who did not specify their monthly income.

Extent of Enhancement of the Different Program Activities on the Entrepreneurship of the Cooperatives.

The extent of enhancement of the different program activities of entrepreneurship of the cooperatives was assessed by the cooperative officers and members as "moderate" with a grand weighted mean of 3.25. Under the "capability building or training activity" "the premembership education seminar" obtained a highest weighted mean of 3.97 followed by "leadership and officers training," "training on community organizing" with 3.57 and 3.52 weighted means, all with qualitative ratings of "highly enhanced". The rest of the training activities were rated "moderately enhanced" having "root crops/vegetables production training" obtained the lowest mean of 2.88 or "moderately enhanced".

For the whole program activities, "repayment of loans to lending institutions by the cooperatives" obtained the highest weighted means of 3.51 or "highly enhanced". Correspondingly "partnership building and networking" obtained the lowest weighted mean of 2.71 or "moderately enhanced".

On the other hand, line agency representatives assessed the extent of enhancement of the activities of entrepreneurship as having "moderate extent" with a 2.99 grand weighted mean. However, under "capability building or training activity", "prememberships education seminar" got the highest

mean of 3.58 or "highly enhanced"; the rest for the training activities were rated "moderately enhanced". For the whole program activities "capital build-up and savings generation" obtained the highest mean of 3.42 or "moderately enhanced". "Financing of projects by the cooperative members got the lowest mean of 2.46 or "moderately enhanced".

Comparison of Responses of the Cooperative Officers and Members and Line Agency Representatives on the Extent of Enhancement of the Different Program Activities of Entrepreneurship of Cooperatives.

The cooperative officers and members gave a higher mean of 3.25 or "moderately enhanced" than the line agency representatives which was 2.99 or "moderately enhanced". The combined assessment of the two groups was 3.12 which categorically means that at present the enhancement of the different program activities of the entrepreneurship of DAR-assisted cooperatives in Samar is at "moderate" extent.

The t-test for independent samples was employed to test if there was a significant difference in the variation of the responses. The computed value turns out to be higher which is 2.7025 than that of the tabular value which is 1.682. The null hypothesis that previously stated as "there is no significant difference between the perceptions of the cooperative officers and member and the line agency representatives on the extent of enhancement of the different

program activities of entrepreneurship of cooperative" was rejected.

The absolute difference between the means of the two groups of respondents could be attributed to the fact that these two groups made their observations and developed their own assessments independently of each other. Furthermore, the line agency representatives who gave a lower mean than that of the cooperative officers and member could be accounted to the fact that as an implementor of the program they fully understood that there was something more to improve in the program to have a better impact to the cooperatives.

Extent of Implementation of the
Different Program Activities
of Cooperative Entrepreneurship

The cooperative officers and members perceived the extent of implementation of the different program activities of cooperative entrepreneurship as "moderately implemented" with 2.97 grand weighted mean. For the "capability building or training activities", "pre-membership education seminar" obtained the highest mean of 3.70 or "highly implemented"; the rest of the training activities obtained the qualitative rating of "moderately implemented" while "rice production training", got the lowest weighted mean of 2.67 or "moderately implemented", under the same program activities.

For the over-all program activities "capital build-up and savings generation" obtained the highest mean of 3.27 or "moderately implemented", the next were "capability building activities or trainings" and "repayment of loans to lending institutions by the cooperatives" both having 3.06 sub-means followed by "monitoring of project implementation", "evaluation of profitability of project", "repayment of loans to cooperatives by the members", "grant of loans to members by the cooperatives", "financing of proposed project by the cooperative members" and "partnership building and networking", having weighted means of 3.03, 2.95, 2.87, 2.86, 2.85 and 2.76, respectively.

The line agency representatives perceived implementation of the different program activities as "moderately implemented" with grand weighted mean of 2.85. However, "premembership education seminar" under the "capability building or training" activity obtained a 3.74 weighted mean or "highly implemented" with "effective planning and cooperative management training" having the lowest weighted mean of 2.20 or "moderately implemented".

The combined assessment of cooperative officers and members and the line agency representatives on the extent of implementation of the different program activities of cooperative entrepreneurship is of "moderate" extent having 2.94 grand weighted mean. The weighted mean obtained by the line

agency representatives of 2.85 is lesser compared to that of the cooperative officers and member which is 3.02. In evaluating if there was a significant difference between the variation of means, the t-test for independent samples was employed. The computed t-value was found to be 1.7448 which is higher than the computed value of 1.682, the null hypothesis which was stated as follows "There is no significant difference between the perceptions of the two groups of respondents in the extent of implementation of the ten program activities of entrepreneurship of the cooperatives", was rejected. The difference of the two group means which line agency representatives has notably higher mean could be attributed to the fact that being an implementor, they recognized the need for more improvement in the program implementation.

Extent of Gravity of Problems
Encountered Relative to the
Program Implementation.

The problems encountered by the cooperative officers and members was deemed "less grave" with grand weighted mean of 2.11. The highest weighted mean was obtained under "granting of loans to cooperatives by lending institutions" with 2.54 weighted mean or "grave", the rest of the program activities were evaluated "less grave", and political intervention in granting of loans" under the "grant of loans to

cooperatives by the lending institutions" with a weighted mean of 1.90 or "less grave".

On the other hand, the line agency representatives obtained 2.71 grand weighted mean or "grave". The highest means among the activities were "delayed payments of loans" under the "repayment of loans to cooperatives by the members" and "some partners have own priorities other than cooperative development" under the partnership building and networking activities, with 3.24 weighted means or "grave".

The combined perceptions of the two groups of respondents on the gravity of problems encountered in the implementation of the program is deemed "less grave" with a grand weighted mean of 2.42. On the individuals program activities, the "repayment of loans to cooperatives by the members" obtained the highest sub mean of 2.63 or "grave", the rest of the activities were evaluated "less grave".

The cooperative officers and members obtained a 2.10 weighted mean or "less grave". On the other hand, the line agency representatives had a higher weighted mean of 2.73 or "grave". In evaluating whether there was significant difference existed between the two group means, the t-test for independent samples was employed. The computed value happened to be 7.8057 while the tabular value is 1.734 at 18 degrees of freedom and .05 level of significance. The computed value being higher than the tabular value, the null

the cooperative officers and members and a possible take-off of the economic conditions in the rural areas.

4. Much should be done in "value reorientation" in handling government programs and projects, as well as inculcating individual "social responsibility" that the purpose of the cooperative endeavor is not only limited to personal gain, but a more noble motive which is "the improvement of the quality of life of people in the rural areas".

5. Immediate legislative enactment for the sanction of erring cooperative members, program implementors, connivers, and other forms of economic saboteurs, in order to limit personal and political interest in the program implementation.

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APPENDIX A

Republic of the Philippines
SAMAR STATE POLYTECHNIC COLLEGE
Catbalogan, Samar

June 1, 1995

The DEAN
Graduate Studies Program
Samar State Polytechnic College
Catbalogan, Samar

M a d a m :

In my desire to start writing my thesis proposal I have the honor to submit for approval one of the following research problems :

1. ENTREPRENEURIAL STATUS OF DAR-ASSISTED COOPERATIVES IN SAMAR: AN ASSESSMENT
2. THE DEVELOPMENT OF DAR-ASSISTED COOPERATIVES IN THE PROVINCE OF SAMAR AS REGARDS TO THEIR ECONOMIC STATUS
3. AN ASSESSMENT OF THE BUSINESS STAND OF COOPERATIVES, SPECIALLY THE DAR-ASSISTED IN SAMAR.

I hope for your early and favorable action on this matter.

Very truly yours,

(SGD.) BERNARDINO A. BACURIO
Researcher

Approved:

(SGD.) RIZALINA M. URBIZTONDO, Ed. D.
Dean Graduate Studies

APPENDIX B

Republic of the Philippines
 SAMAR STATE POLYTECHNIC COLLEGE
 Catbalogan, Samar

SCHOOL OF GRADUATE STUDIES

APPLICATION FOR ASSIGNMENT OF ADVISER

NAME: -----
 BACURIO BERNARDINO ALVAREZ
 Surname First Name Middle Name

CANDIDATE FOR DEGREE: -----
 MASTER OF ARTS IN PUBLIC MANAGEMENT

AREA OF SPECIALIZATION: -----
 PUBLIC MANAGEMENT

TITLE OF PROPOSED THESIS:
 THE ENTREPRENEURIAL STATUS OF DAR-ASSISTED COOPERATIVES

 IN SAMAR: AN ASSESSMENT

(SGD.) BERNARDINO A. BACURIO
 Applicant

(SGD.) PROF. MARILYN D. CARDOSO
 Name of Designated Adviser

APPROVED:

(SGD.) RIZALINA M. URBIZTONDO, Ed. D.
 Dean Graduate Studies

(SGD.) PROF. MARILYN D. CARDOSO
 Adviser

In 3 copies: 1st copy - for the Dean
 2nd copy - for the Adviser
 3rd copy - for the Applicant

Appendix C

Republic of the Philippines
SAMAR STATE POLYTECHNIC COLLEGE
Catbalogan, Samar

January 4, 1996

The Provincial Agrarian Reform Officer
Department of Agrarian Reform
Provincial Office
Catbalogan, Samar

S i r:

The undersigned would like to ask permission to field/distribute the following questionnaire entitled "ENTREPRENEURIAL STATUS OF DAR-ASSISTED COOPERATIVES IN SAMAR: AND ASSESSMENT" to be answered by some DAR personnel in Samar who are directly involved or coordinating with cooperative activities in Samar.

This questionnaire is related with a "Graduate Thesis" being undertaken by the undersigned as a requirement for graduation with the Master of Arts in Public Management (MAPM) this March, 1996 at the Samar State Polytechnic College, Catbalogan, Samar.

Thank you very much and more power.

Very truly yours,

(SGD.) BERNARDINO A. BACURIO
Researcher

APPROVED:

(SGD.) ENGR. REYNALDO D. VILLAS, MNSA
P A R O

APPENDIX D

Table 23. List of DAR-assisted cooperatives, their location and number of members as of October 1, 1995.

NAME OF COOPERATIVE	LOCATION	NUMBER OF MEMBERS
1. Casandig Multi-Purpose Cooperative	Casandig, Gandara, Samar	39
2. Buenavista MPC	Buenavista, San Jorge, Samar	37
3. Tizon MPC	Tizon, Tarangnan, Samar	46
4. Majacob MPC	Majacob, Tarangnan, Samar	56
5. Cagtutulo MPC	Cagtutulo, Tarangnan, Samar	26
6. Iguid MPC	Iguid, Catbalogan, Samar	78
7. Mahayagnon MPC	Mahayag, Catbalogan, Samar	35
8. Christian MPC	Calapi, Motiong, Samar	48
9. Caranas MPC	Caranas, Motiong, Samar	18
10. Tutubigan MPC	Tutubigan, Paranas, Samar	29
11. Balugo MPC	Balugo, Hinabangan, Samar	33
12. Pahug MPC	Pahug, Pinabacdao, Samar	23
13. Camanhagay MPC	Camanhagay, San Sebastian Samar	31
14. Maligaya MPC	Maligaya, Sta.Rita, Samar	57
15. Cabugao MPC	Cabugao, Daram, Samar	62
		618

APPENDIX E

Table 24. Name of Agencies directly involved,
Coordinating or Assisting with the Subject
Cooperative and the Number of
Personnel Involved.

NAME OF AGENCY	NO. OF EMPLOYEE
1. Department of Agrarian Reform (DAR)	31
2. Land Bank of the Philippines (LBP)	6
3. Local Government Unit (LGU)	6
4. Department of Agriculture (DA)	2
5. Philippine Business and Social Progress	4
6. Western Samar Development Foundation (WESADEF)	4
7. Samar Enterprise Resource Center Foundation Incorporated (SERCF)	2
Total	53

Appendix F

Mga Paki-ana Ngadto han mga Miembro ngan Opisyales han Kooperatiba

Tinahud ko nga bugto :

Napili ko ikaw nga usa han mabaton unta hini nga mga pakiana mahitungod han implementasyon han magkaiba-iba nga parte mahiunong han pagtaga-negosyo han iyo kooperatiba. Tungod hini alayon la kita hin paghatag hiton imo sinsero o tangkod nga baton hinin masunod nga mga pakiana.

Damo nala nga salamat.

An matinalahuron,

BERNARDINO A. BACURIO
Tagpakiana/Researcher

Pangkabug-ohon nga Direksyon

Alayon la hin pagsurat han mga impormasyon nga pinangangaro o pinaagi hin pagbagis o marka nga tsek (/) dida han bakante nga lugar ha kada pakiana.

Una nga parte :

Mahiunong hin impormasyon personal han mga opisyales og miembro han kooperatiba:

Ngaran _____ Edad _____

Sibil nga Estado _____ lalaki? babaye? _____

Guihahata-asi nga pag-aradman nga imo naabot? _____

Pira kamo katawo ha iyo pamilya? _____

Ano an imo negosyo nga guinsusudlan _____

Ano an imo pakabuhi _____

Pira an imo kita ha kada bulan (estimate) _____

Ikaduha nga parte :

A. Diin tubtub nakabulig pagpaupay han pagtaga-negosyo han kooperatiba an masunod nga mga aktibidades may kalabutan han negosyo ha kooperatiba. Alayon la pagbagis (tsek) dida han yungod han kada numero tikang ha 1 ngadto ha 5 nga diin nasusubay han imo guinhuhuna-hunaan. An imo baton in tatagan hin kahulugan han masunod nga mga impormasyon :

- 5 Hol-os/bug-os nga nakabulig pagpaupay han negosyo han kooperatiba
- 4 Maupay nga pakabulig pagpaupay han negosyo han kooperatiba
- 3 Tama la/iksakto nga pakabulig pagpaupay han negosyo han kooperatiba
- 2 Maraot nga pakabulig pagpaupay han negosyo han kooperatiba
- 1 Waray pakabulig pagpaupay han negosyo han kooperatiba

AKTIBIDADES	WP	MP	TN	MN	HN
	1	2	3	4	5
1. Pagaradman/Trainings					
1.a. <u>Pagpauswag han kooperatiba</u>					
a.1. FMES					
a.2. Pagpabaskog personal ngan pagtin- dog hin grupo					
a.3. Simple nga pagkatin hin libro					
a.4. "Leadership" nga pagturon-an han mga opisyaes					
a.5. Pagkatin han pinansiyal					
a.6. Pagpauswag han pagnegosyo					
a.7. Epektibo nga pagplano ngan pagma- niho han kooperatiba					
a.8. Pagmaneho han konseho					
a.9. Pagmaneho pagsulbar han problema					
a.10. Pagmaneho hin proyekto					

AKTIBIDADES	WP 1	MP 2	TN 3	MN 4	HN 5
a.11. Pagplano ngan pagpalakat han karikohan					
b. <u>Pagaradman han mga teknolohiya</u> <u>agrikultura</u>					
b.1. SALT/HALT					
b.2. Agro-reforestration					
c. <u>Pagpakusog ngan pagtindog han mga</u> <u>institusyon</u>					
c.1. Seminar han pangkatilingban nga transpormasyon ngan reporma ha agrario					
c.2. Kometiba han reporma ha agrario ha barangay					
d. Serbisyo han Panmerkaduhan ngan Pagpahuram han kapital					
d.1. Pautang					
d.1.1. Pautang pan produksiyon					
d.1.2. Pautang para kagamitan pag-uma					
d.1.3. Pautang para kapital pagnegosyo					
d.2. Panmerkaduhan					
d.2.1. Humay ngan mais					
d.2.2. Mga duma					
d.2.3. Kesiyo					
d.2.4. Mga utanon					
d.2.5. Iba nga produkto (alayon pag- ngaran)					
e. Pagprotektar han aton kapaligiran ngan kagugub-an					
e.1. Pagbalik han kagugub-an					
e.1.1. Pagpasarang han itaranum					
e.1.2. Pagestablisar hin mga naderi					
e.2. Pagaradman mahiunong han pagpana- lipud han aton kagagob-an					

AKTIBIDADES	WP	MP	TN	MN	HN
	1	2	3	4	5
f. Rice Production Training					
g. Others (Specify) _____					
2. Naturok nga kantidad nga propriedad pinaagi ha CBU ngan auto savings					
3. Inutang nga kantidad ngan propriedad han kooperatiba tikang han bangko, pribado nga institusyon, og iba pa					
4. Pautang nga kantidad o propriedad han kooperatiba ngadto han mga opisyaes o miembro					
5. Paggastos ngadto han guinplano nga proyekto han miembro han cuarta nga iya inutang ha kooperatiba.					
6. Pagbayad han utang han mga espesyal og miembro ngadto ha kooperatiba.					
7. Pagbayad han utang han kooperatiba ngadto ha bangko nga guin-utangan.					
8. Pagbantay han progreso hine nga proyekto han miembro nga gingastusan han inutang nga salapi han kooperatiba.					
9. Pagkita han naganansya hine nga mga proyekto.					
10. Pakigpartner, pakigbublig, pakigsosyo ha iba nga kooperatiba, iba nga ahensya					

B. Diin tubtub an pagimplementar han magkaiba-iba nga aktibidades han pagtaga-negosyo han kooperatiba. Alayon la pagbagis (tsek) dida han yungod han kada numero tikang ha 1 ngadto ha 5 nga diin nasusubay han imo guinhuhunahuna-an. An imo baton in tatagan hin kahulugan han masunod nga mga impormasyon:

5 Hol-os/bug-os nga pag-implementar/implementasyon

4 Maupay nga pagimplementar

- 3 Tama la nga guin implementar
- 2 Maraot nga ka-implementar
- 1 Waray ig implementar

AKTIBIDADES	WP	MP	TN	MN	HN
	1	2	3	4	5
1. Pagaradman/Trainings					
1.a. <u>Pagpauswag han kooperatiba</u>					
a.1. PMES					
a.2. Pagpabaskog personal ngan pagtin- dog hin grupo					
a.3. Simple nga pagkatin hin libro					
a.4. "Leadership" nga pagturon-an han mga opisyaes					
a.5. Pagkatin han pinansiyal					
a.6. Pagpauswag han pagnegosyo					
a.7. Epektibo nga pagplano ngan pagma- niho han kooperatiba					
a.8. Pagmaneho han konseho					
a.9. Pagmaneho pagsulbar han problema					
a.10. Pagmaneho hin proyekto					
a.11. Pagplano ngan pagpalakat han karikohan					
b. <u>Pagaradman han mga teknolohiya agrikultura</u>					
b.1. SALT/HALT					
b.2. Agro-reforestration					
c. <u>Pagpakusog ngan pagtindog han mga institusyon</u>					
c.1. Seminar han pangkatilingban nga transpormasyon ngan reporma ha agrario					
c.2. Kometiba han reporma ha agrario ha barangay					
d. Serbisyo han Panmerkaduhan ngan Pagpahuram han kapital					
d.1. Pautang					
d.1.1. Pautang pan produksiyon					

AKTIBIDADES	WP	MP	TN	MN	HN
	1	2	3	4	5
d.1.2. Pautang para kagamitan pag-uma					
d.1.3. Pautang para kapital pagnegosyo					
d.2. Panmerkaduhan					
d.2.1. Humay ngan mais					
d.2.2. Mga duma					
d.2.3. Kesiyo					
d.2.4. Mga utanon					
d.2.5. Iba nga produkto (alayon pag- ngaran)					
<hr/>					
e. Pagprotektar han aton kapaligiran ngan kagugub-an					
e.1. Pagbalik han kagugub-an					
e.1.1. Pagpasarang han itaranum					
e.1.2. Pagestablisar hin mga naderi					
e.2. Pagaradman mahiunong han pagpana- lipud han aton kagogob-an					
f. Rice Production Training					
g. Others (Specify) _____					
2. Naturok nga kantidad nga propriedad pi- naagi ha CBU ngan auto savings					
3. Inutang nga kantidad ngan propriedad han kooperatiba tikang han bangko, pribado nga institusyon, og iba pa					
4. Pautang nga kantidad o propriedad han ko- operatiba ngadto han mga opisyaales o miembro					
5. Paggastos ngadto han guinplano nga pro- yekto han miembro han cuarta nga iya inutang ha kooperatiba.					
6. Pagbayad han utang han mga espesyal og miembro ngadto ha kooperatiba.					
7. Pagbayad han utang han kooperatiba ngad- to ha bangko nga guin-utangan.					

AKTIBIDADES	WP	MP	TN	MN	HN
	1	2	3	4	5
8. Pagbantay han progreso hine nga proyekto han miembro nga gingastusan han inutang nga salapi han kooperatiba.					
9. Pagkita han naganansya hine nga mga proyekto.					
10. Pakigpartner, pakigburublig, pakigsosyo ha iba nga kooperatiba, iba nga ahensya han gobierno ngan NGO.					

Ikatulo nga parte :

Mga problema nga naeksperiensya dida han pagimplementar hine nga nga programa/aktibidades ngan an ka grabe hine nga problema, ngan an posible nga suhestyon ngan mga solusyon.

C. Diin tubtub ka grabe in mga problema nga imo naeksperiensya nga maykalabuan han pagtaga-negosyo han kooperatiba? Alayon la pagbagis (tsek) dida han yungod han kada numero tikang ha 1 ngadto ha 5 nga diin nasusubay han imo guinhuhunahuna-an, an imo baton in tatagan hin kahulugan nga masunod:

- 5 Hol-os/bog-os nga problema in dire na gud masusulbar
- 4 Grabe an problema pero puede pa masalbar
- 3 Tama la an ka grabe an problema
- 2 An problema in dire grabe
- 1 May problema pero diri nakaka-apektar

AKTIBIDADES	NG	LG	G	QG	VG
	1	2	3	4	5
1. Mga pagaradman/trainings					
1.1. An mga miembros dire naatender hin training nga guinhihimo					

AKTIBIDADES	NG	LG	G	QB	VG
	1	2	3	4	5
1.2. An training nga guinhihimo in dire kinahanglanon han miembros han kooperatiba					
1.3. An miembro naatender han training pero dire guingagamit kahuman					
1.4. An miembros dire naruruyag/abiable han oras/schedule han training					
1.5. An naghihimo han training in dire liwat bijo/hag-id					
2. Pagtirok hin kantidad ngan propiedad pinaagi ha CBU ngan auto savings					
2.1. Waray sistema hin kapital build-up nga guinhimo					
2.2. An miembro dire nabayad han kapital					
2.3. An tinirok ug kuarta (CBU) in nawara og dire maupay an pagkwenta/pagihap					
2.4. Waray sistema han auto-savings nga guinhimo					
2.5. An miembros dire nabayad han auto-savings					
2.6. An tinirok pina-agi ha auto-savings in dire maupay an pagkwenta/pagihap					
3. Pag-utang hin kantidad ug propiedad han kooperatiba tikang ha bangko, pribado nga institusyon					
3.1. Tigdaramo an kinahanglanon nga papales					
3.2. Maiha an pagareglar han mga papales					
3.3. Waray iksakto nga pagestudyar han proyekto/feasibility study					
3.4. An kuarta nga inutang in dire direktso nga guinhatag ha kooperatiba					
3.5. Paghilabot han mga politiko mahiu-nong han pagpautang					
3.6. An inutang nga in dire guinhatag ngatanan ngadto ha kooperatiba					
4. Pautang nga kantidad o propiedad han kooperatiba ngadto han opisyaales ngan miembros.					

AKTIBIDADES	NG	LG	G	QG	VG
	1	2	3	4	5
4.1. Pagpaurog/pagpili han miembros nga guinpapautang					
4.2. Dako an karga nga porciento					
4.3. Damo an kinahanglanon nga papeles					
4.4. An guinaprobar nga kantidad dire eksakto han prohekto					
5. Paggastos ngadto han guinplano nga proyekto han miembro han kuarta nga iya inutang ha kooperatiba					
5.1. An inutang nga kuarta guin-obos ha iba nga garastuhan waray gamita ha proyekto					
5.2. An iba han inutang nga kuara in guingamit ha iba nga garastuhan					
6. Pagbayad han utang han opisyaes ug miembros ngadto ha kooperatiba					
6.1. An opisyaes ug miembros nga dire nagbabayad han utang ngadto ha kooperatiba					
6.2. Delatado/urhi na kon magbayad an mga opisyaes og miembros					
6.3. Waray guinhihimo nga panukod han amortization/bayad					
7. Pagbayad han utang han kooperatiba ngadto ha bangko nga guin-utangan					
7.1 An kooperatiba dire nagbabayad ngadto ha bangko					
7.2. Delatado/urhi an pagbayad han kooperatiba ngadto ha bangko					
7.3. Waray guinhihimo nga panukot han bayad/amortization					
7.4. An kooperatiba dire nagbabayad ngadto ha bangko pero guin babag-o la an mga papeles han utang para magin bag-o na liwat					
8. Pagbantay han progreso han mga proyekto miembro nga guingastusan hin inutang nga salapi han kooperatiba.					
8.1. Waray guinhimo nga pagbantay han progreso han proyekto han miembros					

AKTIBIDADES	NG	LG	G	QG	VG
	1	2	3	4	5
8.2. Dire regular an guinhimo nga pagbantay han progreso han mga proyekto					
8.3. An mga miembro na dire han pagbantay han progreso han proyekto nga guinhimo					
9. Pagkita han ganansya han mga proyekto nga guingagastuhan han inutang ha kooperatiba.					
9.1. Para han proyekto han kooperatiba					
9.1.1. An ganansiya dire na guinkikita o guin-iibalwar					
9.1.2. An opisyaes nasiring nga dire na kinahanglan kita-on an ganansya han proyekto					
9.1.3. An miembros nasiring nga dire na kinahanglan kita-on an ganansya han proyekto					
9.2. Para han proyekto han opisyaes o miembro.					
9.2.1. An ganansya dire na guinkikita o gin-iibalwar					
9.2.2. An opisyaes nasiring nga dire na kinahanglan kita-on an ganansya han proyekto					
9.2.3. An miembros nasiring nga dire na kinahanglan kita-on an ganansya han proyekto					
10. Pakigpartner/pakigburublig/pakigsosyo ha iba nga kooperatiba, iba nga ahensya han gobierno, o pribado nga ahensya (NGO)					
10.1 An iba nga partner, sosyo diri nag-aatender					
10.2 An iba nga partner urhi na nga nabaton o nagaatender					
10.3 Pinili an pakigpartner, pakigbulig, pakigsoyso					
10.4 An iba nga partner, bulig, sosyo in nagduduha han pagimplentar han programa					

AKTIBIDADES	NG	LG	G	GG	VG
	1	2	3	4	5
10.5 Waray pondo nga cuarta an pakig-partner, pakigbulig, pakigsosyo					
10.6 Pagkaiba-iba han prioridad han					
10.7 Iba pa nga problema (alayon pagsurat)					

C. Ano-ano an imo mga suhestyon og rekomendado nga mga sulosyon hine nga mga problema(s) ?

Perma

Appendix G

The Questionnaire (Line Agency Representatives)

Sir/Madam :

Please be informed that you have been chosen as respondent of my study entitled "ENTREPRENEURIAL STATUS OF DAR-ASSISTED COOPERATIVES IN SAMAR: AN ASSESSMENT" Hence, kindly give your honest and sincere answer to the questions to make the study a reliable one.

Thank you very much.

Very truly yours,

BERNARDINO A. BACURIO
Researcher

General Direction:

Please write the information being asked from you in the space provided for and a checkmark (/) when necessary.

Part I :

Profile of Respondents

Name _____ Age _____ Sex _____

Position/Occupation _____

Agency/Office _____

Educational Attainment _____

Part II :

A. Extent of enhancement of the different program component to the entrepreneurship of the cooperatives/cooperative members.

Please give your honest opinion as to the extent of enhancement of the following program components by checking (/) the space in columns 1 to 5 which corresponds to every item or component. Your responses are scaled according to the following;

- 5 if the program component fully enhanced
- 4 if the program component highly enhanced
- 3 if the program component moderately enhanced
- 2 if the program component poorly enhanced
- 1 if the program component did not enhance at all

PROGRAM COMPONENT	NE 1	PE 2	ME 3	HE 4	FE 5
1. Capability building activities/trainings					
1.a. Pre-membership Education Seminar					
b. Training on community organizing					
c. Simple Bookkeeping and Accounting					
d. Leadership and Officers training					
e. Financial management					
f. Effective planning and cooperative management					
g. Council Training					
h. Grievance procedure					
i. Project management					
j. Planning and Resource Management					
k. Enterprise development					
l. Rice production					
m. SALT/HALT					
n. Others; (Specify): _____					
2. Capital build-up and savings generation					
3. Loans granted to the cooperatives from lending institution like the PNB, DBF, Land Bank, Rural banks etc.					
4. Grants of loans to cooperative members by the cooperative					

PROGRAM COMPONENT	NE 1	PE 2	ME 3	HE 4	FE 5
5. Financing of proposed project by the co-operative members					
6. Repayment of loans to cooperative by the members					
7. Repayment of loans to lending institution by the cooperative					
8. Monitoring of project implementation					
9. Evaluation of profitability of project					
10. Partnership building & networking					

B. Extent of implementation of the following different program component. Please give your honest opinion as to the extent of implementation of the following program component by checking (/) the space in columns 1 to 5 which corresponds to every item or component. Your responses are scaled according to the following;

- 5 if the program component is fully implemented
- 4 if the program component is highly implemented
- 3 if the program component is moderately implemented
- 2 if the program component is poorly implemented
- 1 if the program component is not implemented at all

PROGRAM COMPONENT	NI 1	PI 2	MI 3	HI 4	FI 5
1. Capability building activities/trainings					
1.a. Pre-membership Education Seminar					
b. Training on community organizing					
c. Simple Bookkeeping and Accounting					
d. Leadership and Officers training					
e. Financial management					
f. Effective planning and cooperative management					

PROGRAM COMPONENT	NI 1	PI 2	MI 3	HI 4	FI 5
g. Council Training					
h. Grievance procedure					
i. Project management					
j. Planning and Resource Management					
k. Enterprise development					
l. Rice production					
m. SALT/HALT					
n. Others: (Specify): _____					

2. Capital build-up and savings generation					
3. Availment of loans from lending institution like the PNB, DBP, Land Bank, Rural Banks, others by the cooperative.					
4. Grants of loans to cooperative members by the cooperative					
5. Financing of proposed project by the cooperative members					
6. Repayment of loans to cooperative by the members					
7. Repayment of loans to lending institution by the cooperative					
8. Monitoring of project implementation					
9. Evaluation of profitability of project					
10. Partnership building and networking					

Part III : Problems Encountered and their gravity, and suggested solutions

C. Extent of gravity of problems encountered relative to the following program components of entrepreneurship of cooperative, Please give your honest opinion as to the extent of gravity and manageability of problems of the following program component by checking (//) the space in columns 1 to 5 which corresponds to every item or component. Your responses are scaled according to

the following;

- 5 if the problem is very grave or not manageable at all
- 4 if the problem is quite grave or poorly manageable
- 3 if the problem is grave or moderately manageable
- 2 if the problem is less grave or highly manageable
- 1 if the problem is not grave or fully manageable

PROGRAM COMPONENT	NG	LG	G	QG	VG
	1	2	3	4	5
1. Capability building activities/trainings					
1.1. members do not attend trainings					
1.2. trainings conducted are not relevant to the need of the coop member					
1.3. members attend trng. but does not implement the program					
1.4. schedules of trng. not acceptable to members					
1.5. lack of competent trainers					
1.6. non-continuity of trainings					
2. Capital build-up and savings generation					
2.1 no capital build-up system installed					
2.2 non payment of capital build by mem.					
2.3. CBU lost/unaccounted					
2.4. no autosavings system installed					
2.5. non payment of auto savings					
2.6. auto savings not properly accounted /lost					
3. Granting of loans to cooperatives by lending institutions					
3.1. voluminous requirements					
3.2. delayed processing of loans					
3.3. no proper study/feasibility study					
3.4. funds not direct to coop					
3.5. political intervention in granting loans					
3.6. total loan granted is not fully released to cooperatives.					
4. Granting of loans to members from the cooperatives					

PROGRAM COMPONENT	NG	LG	G	QG	VG
	1	2	3	4	5
4.1.prioritization/selection of borrower					
4.2. over charging of interest					
4.3. voluminous requirements					
4.4. loan granted inadequate					
5. Financing of proposed project by the co-operative members.					
5.1. diversion of money to other purpose					
5.2. partial diversion					
6. Repayment of loans to cooperative by the members					
6.1 non-payment of loans to cooperatives					
6.2 delayed payment of loans					
6.3. no collection of amortization made					
7. Repayment of loans to lending institution by the cooperatives					
7.1. non payment of loans to lending institution					
7.2. delayed payment of loans to lending institution					
7.3. no collection of amortization made					
7.4. no payment of loans but loan documents reconstructed					
8. Monitoring of project implementation					
8.1. no monitoring of financed projects is made					
8.2. irregular project monitoring					
8.3. borrower/coop member don't like monitoring					
9. Evaluation of profitability of projects					
9.1.1. Projects of the cooperatives					
9.1.2. Officer feel evaluation not necessary					
9.1.3. Members feel evaluation not necessary					
9.2.Individual officer and member proj.					
9.2.1 Projects are not computed/evaluate					
9.2.2 Officers feel evaluation not necessary					
9.2.3 Members feel evaluation not necessary					

- : Bachelor of Laws (LLB)
Samar College
Catbalogan, Samar
1988 - 1992
- : Master of Arts Major in
Public Management Samar
State Polytechnic College,
Catbalogan, Samar
1993 - 1996

Career Service Sub-professional 1980
 Career Service Professional 1981
 Soil Technologist Examination. 1982
 CARPO-MARO Examination 1988

HONORS AND AWARDS

San Jorge Elementary School : Valedictorian - 1972
 Gandara Municipal High School : Valedictorian - 1976
 Superior Performance : Department of Agrarian
 Award (Art Category) : Reform - 1985
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 Award : Reform - 1991)

IN-SERVICE RECORDS/WORK EXPERIENCE

Institutional Officer : FSDC - Samar KAISA
 Project Assistant III Catbalogan, Samar
 1981 - 1983
 Agrarian Reform Technologist : Department of Agrarian
 (ART) Reform - 1984-1989
 Municipal Agrarian Reform : Department of Agrarian
 Officer (MARO) Reform - 1989 - present

SEMINAR AND TRAININGS ATTENDED

Development Management Program: Imus Sports Center Cavite
City, July 18-Dec., 1991

MARO Orientation Course : LSC Homes, Tacloban City
February 16-18, 1989

ISMDF Seminar Workshop on
Statistics for Development
Planning : NEDA Government Center
Palo, Leyte
Nov. 24-Dec. 16, 1986

LIST OF TABLES AND FIGURES

FIGURE		Page
1	Conceptual Framework for the entrepreneurial status of DAR-assisted cooperatives in Samar showing the research environment, variables involved and the ultimate goal of the study. .	11
2	Map of Samar Depicting the location of the fifteen (15) DAR-assisted Cooperatives	14
TABLE		
1	Profile of Cooperative by Members.	65
2	Profile of Cooperative by Professional Growth of the Members	66
3	Profile of Cooperative Relative to Total Amount of Assets.	68
4	Profile of Cooperative Relative to Amount of Loan Availed	69
5	Profile of Cooperative Relative to Amount of Grants Availed.	70
6	Profile of Cooperative by Capital build-up and Savings Generations.	72
7	Profile of Cooperative by Entrepreneurial Activities Engaged In.	73
8	Profile of Cooperative Officers and Members by Age and Sex	75
9	Profile of Cooperative Officers and Members by Marital Status	76
10	Profile Cooperative Officers and Members Educational Attainment	76

	Page
22 Extent of Gravity of Problems Encountered Relative to the Program Implementation as Perceived by the Two Group of Respondents. . .	104
23 List of DAR-assisted Cooperatives, their Location and Number of Members as of October 1, 1995.	130
24 Name of Agencies Involved, Coordinating or Assisting with the Subject Cooperative and the Number of Personnel Involved.	131