

INFLUENCE OF COOPERATIVES TO AGRICULTURAL PRODUCTIVITY

IN 1ST DISTRICT, ZAMBOANGA DEL SUR

A Special Problem

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ABSTRACT

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This study generally aimed to find out the influence of cooperatives to agricultural productivity on its farmer member. Specifically, it seeks to: 1. Find out the socio demographic profile of the respondents, 2. Identify the services availed by the respondents, 3. Find out the influence of agricultural loans to the respondents, and 4. Identify the problems encountered and their suggested solutions.

There were 284 respondents as source of data who revealed their responses using questionnaire checklist. These respondents came from the different municipalities in 1st district of Zamboanga del Sur which was sub-divided into three zones; namely: Zone 1 (Dumingag, Mahayag, Josefina, and Molave) with 156 respondents; Zone 2 (Midsalip, Sominot, and Ramon Magsaysay) with 63 respondents; and Bone 3 (Tukuran, Labangan, and Pagadian City) with 65 respondents.

Results of the study revealed that majority are females whose age ranges 36 years old and above, majority are married, with 4-6 siblings, and high school graduate. Majority of the respondents are Roman Catholic in religion, Cebuano, and greater majority are engaged in farming, cultivated their own farm of about 1-2 hectares, having a monthly income of Php 5,001.00-10,000.00, members to 2-5 types of cooperatives, and availed 2-5 times agricultur el loans in which most of them paid in cash basis.

The agricultural loans availed by the respondents have helped them at a moderate extent on the following aspects: able to secure better price of product, achieve higher net return, able to buy farm implements, improve farming technology, send children to school and purchase school supplies for their children. Higher net return was obtained by them because they were able to secure better price since they are no longer indebted to private individuals for their capital. They obtained higher net returns, thus they were able to send their children to school.

The purchase of additional area for farming, acquisition of furniture and appliances, and purchase of vehicles and acquire real properties were rated less extent by the respondents in the three zones. Majority of the agricultural loans availed by the respondents is on rice production in the areas of Zone 1, Zone 2, and Zone 3.

The problems met by the respondents were rated less extent like insufficient supply of materials needed on time, poor management of the farm, low agricultural production, poor management of the project, and lack of guidance from cooperative management because their agricultural loans could already made them buy the needed farm inputs in the preparation of their farm on time.

Suggested solutions made by the respondents ranged from great extent to moderate extent. The respondents rated great extent to the following suggested solutions: never buy unnecessary things out of the budget and prioritize the needs of the family. Great extent as rated by the respondents of Zone 1 are: seek technical assistance from LGU expert, cooperatives create business that cater the needs of the cooperators, and prioritize the needs of the family, and the use of alternative farm inputs which is also rated by Zone 2 respondents as great extent. Zone 2 and Zone 3 rated great extent on insured the projects to agencies offering insurances, budget wisely the amount availed from loans, and never apply loans without important purpose.

These solutions were rated great extent to solve the insufficient supply of materials needed on time, produce higher income and avoid lending from other loan sharks, and avoid difficulty in paying the loans from the different cooperatives.