

RESEARCH STUDY



THE ATTITUDE OF DARAGA PUBLIC MARKET VENDORS BENEFICIARIES ENTREPRENEURSHIP ALUMNI DEVELOPMENT COOPERATIVE (EAD COOP) MICROFINANCE PROGRAM

Objectives

- 1.) Socio-demographic profile of the market vendor member borrowers of Daraga Public Market
- 2.) Level of manifestation key indicators on the attitudes of the market vendor member borrowers handling pressure of repayment; Motivation in investing borrowed money; Dependency on borrowed money and consistency in records keeping
- 3.) Alternative strategy to enhance further the positive attitude of the market vendor to ensure the microfinance as a tool for poverty alleviation, transformation and sustainability of micro enterprises.

Highlights

The propensity of the market vendors to spend and use the borrowed capital is reflected in their desire to meet the needs and wants of the family. Some of them are thrifty or economical whereas some remain to be extravagant despite mounting needs of the family.

On the other hand, they know the purpose of the borrowed capital. That is why they make sure that

Same results were arrived parallel to their perception of socio-economic conditions prior to joining the cooperative.

There was agreement in their responses that input variables such as a) Participation in the Community affairs: and b) Amenities in life appeared to have significant advantages to them as member-cooperators.

Significance OF the DIFFERENCE in the PERCEIVED Social and Economic Conditions of Officers and member-cooperators

The study established insignificant difference in the socio-economic conditions of the co-operators before (2005) and after joining the enterprise from the periods of 2006-2009. Paired Samples Correlation of the Perceived Socio-Economic Conditions of the Officers and Member-Cooperators

Results of the study revealed significant relationships with respect to the perceived socio-economic conditions of the respondents before and after indulging in the affairs of the cooperative enterprise.

Recommendation

The cooperative as effective self help organization may continue receive support from the government and non-government organizations

The government and the NGOs may continue promoting cooperativism and encourage people and to facilitate equal distribution of wealth and profit.

The Cooperative Development Authority (CDA) may fully coordinate with the local government and its respective cooperative officers to further enhance the services provided by the cooperative for the ultimate attainment of the social and economic goals of its member



Name of Researcher:

Perla M. Guevarra

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School/ Institution: Laguna State
Polytechnic University- San Pablo City
Campus