

## **BIBLIOGRAPY**

LIBANGEN, JILL M. APRIL 2007. Perceived Effects of Training Assistance of Land Bank of the Philippines (LBP) to Cooperative-Beneficiaries in La Trinidad, Benguet. Benguet State University, La Trinidad, Benguet.

Adviser: Andrew K. Del-ong, BSc

## **ABSTRACT**

This study was conducted to determine the effect of LBP trainings to the performance of the cooperative as perceived by the officers and management staff who attended the trainings. Six cooperatives were studied namely: Bahong Multi-purpose Cooperative (BMPC), Philippine National Police Regional Office – Cordillera Multipurpose Cooperative (PNPPRO-Cor MPC), Universal MPC, Benguet State University MPC (BSU-MPC), Linusod Farmers Multi-purpose Cooperative (LFMPC). There 33 respondents coming from the six LBP assisted cooperatives.

Data gathering was done through in depth interview with the respondents using an interview guide questionnaire. Data were tabulated, analyzed and interpreted using descriptive statistics such as frequency counts, percentage and average.

Results showed that all of the LBP assisted cooperatives are multi-purpose cooperatives with credit as the common service offered to members.

There were 17 types of trainings provided by Land Bank composed of seven management trainings, nine operation trainings and two leadership training.

Respondents claim that the areas of ;a) formulation and implementation of policies; b) cooperative business planning and implementation; c) monitoring of business operation; d) financial management; e) credit management; f) audit; and g) leadership performance are a little bit improved by the trainings attended while for the areas of bookkeeping and cashiering respondent claim that it is moderately improved by the trainings.

The common training needs of LBP assisted cooperatives according to respondents are duties and responsibilities of cooperative officers and members (34%) and developing the values of members towards cooperative (31.03%) and developing the values of members towards cooperative (31.03%).

Based on the results, it is recommended that cooperatives should continuously send participants to trainings to improve their performance u=in their respective position. There must be a proper turnover of responsibilities between the incoming and outgoing officer/management staff so that knowledge and skills acquired from trainings attended will continuously of significance to the cooperatives.

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## **INTRODUCTION**

### Rationale of the Study

Land Bank of Philippines (LBP) was created when Republic Act 3844 known as the Agricultural Land Reform Code was passed in August 1963 to finance the acquisition and distribution of agricultural estates to farmers. One of the major role and function of LBP is the Technical Strengthening Support for cooperatives.

Land Bank recognizes cooperatives as one of the key players towards the attainment of the country's economic development. To boost this sector, LBP has instituted cooperative strengthening programs, which is focused on organizational development marketing support to help foster excellence and continuous improvement. With these programs, LBP provide full support to its clients cooperative not just in the area of credit assistance but in imparting time-tested values and strategies that will lead them to become more productive and self reliant in the long run.

Alongside financial assistance, technical support is extended to cooperatives since LBP believes that the kind of development that last is the one that comes from inner transformation.

The Development Assistance Center (DAC) is the unit of LBP who is in-charge in giving technical assistance to primary cooperatives. Institutional Building Assistance is one of the program of DAC and is composed of different kinds of trainings, operations review, market linkages and cooperative monitoring. Institutional building refers to the development of cooperatives into a strong and viable instrument capable of handling socio-economic enterprises on a sustained basis. Through this assistance, cooperatives



are expected to achieve higher levels of development and create a lasting positive impact on the lives of the members and the community.

### Statement of the Problem

There are six Land Bank assisted cooperatives in La Trinidad, Benguet. These are Bahong Multi-purpose Cooperatives (BMPCO), Philippine National Police, Police Regional Office-Cordillera Multipurpose Cooperative (PNPPRO-COREMPC), Universal Multipurpose Cooperatives(UMPC), Benguet State University Multipurpose Cooperative (BSU-MPC), Benguet Farmers Multipurpose Cooperative (BFMPC) and Linusod Farmers Multi-purpose Cooperative (LFMPC).

LBP is giving financial and technical assistance, under the technical assistance, there are many programs on strengthening cooperatives but this study will focus on the different trainings under the Institutional Building Program given by LBP to its primary cooperatives. Therefore, this study intends to answer the following questions.

1. What are the profiles of the LBP assisted cooperatives in La Trinidad, Benguet in terms of services offered, years of existence, and size composition of membership?
2. What are the different trainings provided by LBP to the said cooperatives?
3. What are the perceived effects of the different kinds of trainings to the officers and management staff performances?
4. What are the training needs of the said cooperatives aside from what they have already availed?



### Objectives of the Study

In general, the objective of the study is to determine the different trainings given by LBP to primary cooperative and their perceived effects to the cooperative performance.

1. To determine the profile of LBP assisted cooperative in La Trinidad, Benguet in terms of type of services offered, years of existence, and size and composition of members.
2. To identify the different trainings provided by LBP to the said cooperatives.
3. To find out the perception of coop staff and officers regarding the effect of the different kinds of LBP trainings to their performances.
4. To identify the training needs of the said cooperatives aside from what they have already availed.

### Importance of the Study

The result of the will be an important guide/basis in planning and preparing training modules for cooperative trainings and seminars. It also serves as a guide in determining the training needs of cooperatives and effects of training to the officers and management staffs' performance.

### Scope and Limitation

This study concentrates on the perceived effect of the different trainings provided by Land Bank of the Philippines to six primary cooperatives in La Trinidad who are identified cooperatives being assisted by LBP as perceived by the officers and



management staff who attended the trainings. This covered the different kinds of trainings attended by the participants from year 2000-2006.





## **REVIEW OF LITERATURE**

### Technical Assistance

Clauson (2000) stated that the technical assistance is not a new concept; it is one of the oldest things in the world. Probably, the first time it occurred was when Eve, with her superior sense of dress, helped Adam fix his fig leaf. According to him, technical assistance is a procedure for helping undeveloped countries to help themselves.

### Institutional Building

Institutional building refers to the development of cooperatives into a strong and viable institution capable of handling socio-economic enterprise on a sustained basis (Anonymous, 1999).

Teves (2004) mentioned in his speech that the main aim of LBP in giving Institutional Capacity Building support to cooperatives is to enable them to become self-reliant economic units in the countryside by increasing their absorptive capacity and improving their financial management.

Institutional building assistance is composed of different kinds of trainings for officers, operations review on the cooperatives, market linkage and cooperative monitoring (Teves, 2004).

### Trainings

Training is defined in various related literature and book is a “set of activities designed to increase individual skills, knowledge and experience to change on individuals



behavior and attitudes”. It also attempts to improve the ability required by the job of cooperative employee and are immediately focused on skills. The principal purpose of training is to increase productivity or to improve job performance (Lingaling, 2002). Training also refers to the acquisition of knowledge, skills and competencies as a result of the acquisition of knowledge, skills, and competencies as a result of the teaching of vocational or practical skills and knowledge that relates to specific useful skills. Today it is often referred to as professional development (Bacod, 2004).

Teves (2004) cited that bank assisted cooperatives are provided with formal and informal trainings to upgrade/enhance the technical know-how of their leader and management. He also mentioned in his speech that only through the deep well of education and training can nurture cooperative teaching them skills and values that help them successfully deal with the complexities of their business thus helping them to continuously uplift their lives and their communities.

### Importance of Training

Training had contributed in improving the management of cooperatives. Through training, officers become effective in doing their functions, employees become more efficient in their work and officers and members learn the cooperative principles and practices (Agustin, 2000).

Training can increase skills, ability, efficiency and productivity of their staff and officers that consider the most effective tools in business and industry to bring out the best form of resource available that is the man, machine materials and methods. Training programs make officers alert to inefficiency; provide better product and services cost



down. It also keeps employees awake to new ideas and assistance to changes (Licudan, 2003).

Officers and committee members have specific functions in the cooperative, which require them certain knowledge and skills. The efficiency of the employees in performing their duties and their effectiveness in serving the needs of members will be undoubtedly build strengthen member's trust, confidence, and loyalty to their cooperatives. Officers, committee members and employees should be well trained for their jobs (Abasolo, *et al*, 1996).

Continuous education and training for the officers and members of the cooperative is considered the most important principle of cooperative. Proper knowledge, skills, attitudes and values can be imparted to people through trainings and education. Cooperatives which neglected continuous education and training for its members and officers failed. It is for the reason that new cooperatives development program of the government requires intensive trainings for members and officers failed. It is for the reason that new cooperative development program of the government requires intensive trainings for members and officers of cooperative (Fajardo and Abella, 1999).

Officers and managers were able to learn various knowledge and skills from the different trainings and seminars they attended and that most of these knowledge and skills were applied by them in their involvement to the cooperative (Atin-an, 2003).



## **METHODOLOGY**

### Locale of the Study

This study was conducted in La Trinidad, Benguet from December 2006-January 2007. Figure 1 shows the map of La Trinidad where the study was conducted.

### Respondents of the Study

The respondents were the 16 officers and 17 management staffs of the six cooperative who availed trainings provided by Land Bank. Key informants of the study will include the head and staff of Development Assistance Center (DAC), Land Bank.

### Data Collection

In depth interview with the respondents using an interview guide was used to gather primary data. Secondary data was gathered from the annual reports of cooperatives, books, previous studies, Internet, and other sources. The list of participants in trainings from the different cooperatives assisted was taken from the records of Land Bank.

### Data Gathered

Data gathered were: a) profile of the cooperatives in terms of types of services offered, years of existence, and size and composition of membership; b) list of trainings conducted by LBP to Cooperative- beneficiaries; c) perception of coop staff and officers



on the effects of LBP trainings to cooperative; and d) training needs of LBP assisted cooperatives.

### Data Analysis

The data collected was classified, tabulated and analyzed using the descriptive statistics like frequency counts, percentage and average.



## RESULTS AND DISCUSSION

### Profile of the Cooperatives

All of the LBP assisted cooperatives are multipurpose cooperatives with the credit as the common (100%) service offered to members (Table 1). Other services offered are; marketing, savings, consumer store, water service, canteen operation and office rental.

Table 1. Services offered by LBP assisted cooperatives

SERVICES OFFERED	FREQUENCY	PERCENTAGE
Canteen operation	1	16.7
Credit	6	100
Consumer store	1	16.7
Marketing	3	50
Office rental	1	16.7
Savings	3	50
Water service	1	16.7

### Years of Existence and Number of years being Assisted by LBP

BFMPC (11 yrs) and BSUMPC (10 yrs) are the longest assisted cooperatives by LBP, respectively. This could be explained by the fact that they are the oldest existing cooperatives from among the cooperatives being studied. In fact they are both been existing for about 19 years. Although Universal MPC is only third (9years), it is noted



however that it is the cooperative who availed the earliest from date of registration (3 yrs).

PNP PRO-COR is the youngest (2 yrs) explained by the fact that it was just established in 2001.

According to Land Bank officers and management staff of the cooperative are already attending trainings even before they are financially assisted by Land Bank.

Table 2. Years of existence and assistance of LBP to its assisted cooperatives

NAME OF COOPERATIVE	DATE REGISTERED	NO. OF YRS OF EXISTENCE	YEAR FINACIALLY ASSISTED BY LBP	NO. OF YRS ASSISTED BY LBP
Universal MPC	June 02, 1995	12	1998	9
PNP PRO-COR MPC	June 29, 2001	6	2005	2
BFMPC	December 21, 1988	19	1996	11
Bahong MPC	February 6, 1991	16	2005	2
Linusod MPC	July 24, 1996	11	2001	6
BSU MPC	April 27, 1988	19	1997	10



### Size and Composition of Membership

Table 3 shows that Universal MPC has the highest number of members with 657, followed by BSU MPC with 491 and Bahong MPC with 435. Said cooperatives are the top three highest in membership because of the fact that they also are the oldest existing cooperatives from among the cooperatives covered in this study. It was noted however, that although BFMPC is one of the oldest cooperative, the current members are only 59, a result of trimming down of membership from as high as 2,000 plus members before.

Composition. As to the composition, most of the members of PNP PRO-COR MPC (88.02%) and BSU MPC ( 57.23%) are government employees. These could be explained by the fact that these two cooperatives are government institutions-based cooperatives. Actually memberships at BSUMPC before were limited to the employees of BSU, but recently they opened the membership for alumni, that's why there is an increase in non-government employees members.

For Linusod FMPC, all of the members are farmers, the same with Bahong MPC (95.17). For BFMPC and Universal MPC almost half of the members are farmers.





Table 3. Size and composition of membership

NAME COOPERATIVE	OF		COMPOSITION						
	FARMERS		GOV'T EMPLOYEES		BUSINESSMEN		OTHERS		TOTAL
	F	%	F	%	F	%	F	%	
Universal MPC	294	44.74	15	2.28	112	17.05	236	35.92	657
BFMPC	28	47.45	10	16.95	21	35.59	-	-	59
PNPPRO-COR MPC	-	-	302	88.02	38	11.18	-	-	340
Linusod FMPC	56	100	-	-	-	-	-	-	56
Bahong MPC	56	100	20	4.60	1	0.23	-	-	435
BSUMPC	-	-	281	57.23	28	5.70	182	37.07	491

#### Type of Trainings, Target and Actual Participants of LBP Training

There are three (3) categories of LBP Trainings given to the cooperatives under consideration as shown in Table 4.1. These are management, operation and leadership trainings. Under the management trainings, there are seven different types of training related to management. Under operation trainings, there are nine (9) types of trainings related to the different operations in the cooperative while under leadership trainings, there are two.

Table 4.1 also shows the target and actual participants of the different LBP trainings. There are trainings wherein the actual participants were not really the target participants. These are the trainings on cooperative management, updates on various government rules and regulations, coop-CASA, cashiering operations and bookkeeping. This could be one reason why respondents were not able to apply what they learned from



the different trainings. The trainings they attended doesn't match with their position in the cooperative.

Table 4.1. Target and actual participants of LBP trainings

TYPE/TITLE OF TRAININGS	TARGET PARTICIPANT	ACTUAL PARTICIPANT
<b>MANAGEMENT TRAINING</b>		
Business planning	Manager, BOD	2 managers
Cooperative Management	Manager, Bod	2 BOD, 1 manager and 1 AIC
Credit management	Crecom, manager, loan officer	4 Crecom and 2 managers
Financial management and analysis	Manager, BOD and Bookkeeper	3 manager , 3 BOD
Loan portfolio Management	BODs manager, bookkeeper loan officer	3 manager, 1 BOD, 1 loan officer
Orientation/updating on various government rules/regulations and taxation	BOD, manager	3 managers, 1 bookkeeper, 2 BOD ,1 treasurer
Strategic Planning	BOD, Manager	2 BOD, 1 manager, 1 loan officer
<b>OPERATION TRAINING</b>		
Audit process and internal Control measures	AIC bookkeeper, other BOD & manager	3 managers, 2 AIC
Bookkeeping	Bookkeeper, manager	3 bookkeeper , 1 AIC
B2B Training	Officers& management staff	1 manager, 1 BOD
Cashiering operation	Cashier, teller	1 treasurer, 2 cashier, 1 storekeeper



Table 4.1 Continued...

TYPE/TITLE OF TRAININGS	TARGET PARTICIPANT	ACTUAL PARTICIPANT
Cooperative Codified approving and signing authorities	BOD manager	2 BOD, 1 manager 1 loan officer
Credit investigation and Appraisal	Loan officer, Crecom, cashier	2 Crecom, 2 manager, 1 loan officer, 1 loan collector
Customer Relations	Teller, manager, cashier	3 managers, 1 bookkeeper, 1 cashier & 1 collector
Modern farming thru greenhouse technology	Coop members and officer	1 manager, 1 treasurer, unit manager 1 BOD
Proof sheeting/advance Bookkeeping	Bookkeeper, manager	1 bookkeeper, 1 manager
<b>LEADERSHIP TRAINING</b>		
Trainors' Training	Education committee	1 Edcom, 1 manager
Cooperative leadership	Officers and management staff	1 BOD, 1 Crecom, 1 storekeeper 1AIC & 1 Bookkeeper

### Trainings Attended by Respondents

Actual participants in Table 4.1 were based in table 4.2. There are training wherein the actual participants were not really the target participants. These are the cooperative management, updates on various government rules and regulations, coop CASA, cashiering operations and bookkeeping. These could be one reason why respondents were not able to apply the skills and knowledge they have acquired from the



trainings, the trainings they attended doesn't match with their positions in the cooperative.

Table 4.2 shows the different trainings attended by respondents per cooperative. It was found out that BSU MPC availed only four types of trainings from LBP from 200-2006. As claimed by the BSU respondents, the coop did not avail the other trainings because they had already attended such trainings from other institutions in the past.

There are only two who availed training on business planning, four for strategic planning and cooperative management, four for loan portfolio management and analysis and for orientation/updating on various government rules and regulations and taxation.

On operations training, there were only two of the respondents who availed training in B2B, three attended training on cashiering operations, four for bookkeeping and modern farming thru greenhouse technology, five for audit process and internal control measures and coop- CASA and six for credit investigation and appraisal and customer relations.

For leadership training, only two attended trainors' training and seven attended cooperative leadership was conducted within LFMPC only that is why all of the respondents who attended the said training are from LFMPC.



Table 4.2 Trainings attended by respondents

TYPE/TITLE OF TRAINING	BAHONG MPC	BSUMPC	BFMPC	UNIVERSAL MPC	PNP PRO COR MPC	LFMPC	TOTAL
Management Trainings							
Business planning	1 manager	-	1 manager	-	-	-	2
Cooperative management	1 BOD	-	1 bod	-	-	1 AIC, 1 Manager	4
Credit management	1 crecom*	-	-	1 crecom*	1 manager, 1 crecom	1 crecom, 1 manager	6
Financial management and analysis	1 manager*, 1 BOD	-	1 manager 1 BOD	1 manager	-	1 BOD	6
Loan portfolio management	1 manager	-	1 manager, 1 BOD	1 manager, 1 loan officer	-	-	5
Orientation/updating on various gov't Rules and regulation	1 unit manager, 1 treasurer	1 bookkeeper	-	-	1 manager, 1 BOD	1 Edcom, 1 manager	7
Strategic planning	1 BOD	-	1 BOD	1 loan officer	1 manager	-	4



Table 4.2 Continued ...

TYPE/TITLE OF TRAINING	BAHONG MPC	BSUMPC	BFMPC	UMPC	PNP PRO COR MPC	LFMPC	TOTAL
Operation Trainings							
Audit process and internal control Measures	1 manager*	-	-	-	1 manager, 1 AIC	1 AIC, 1 manager	5
Bookkeeping	1 bookkeeper	-	1 Bookkeeper*	-	-	1 AIC, 1 Bookkeeper*	4
B2B training	-	1 manager	1 BOD.	-	-	-	2
Cashiering operations	-	-	1 treasure	1 cashier	-	1 storekeeper	3
Coop-CASA	-	-	1 treasurer, 1 AIC. 1 manager	1 manager	-	1 BOD	5
Credit investigation and appraisal	-	1 crecom	-	1 loan officer*, 1 collector, 1 manager	1 manager	1 crecom	6
Customers relations	1 manager	1 book-keeper	1 manager	1 cashier, 1 collector	1 manager	-	6



Table 4.2 Continued...

TYPE/TITLE OF TRAINING	BAHONG MPC	BSUMPC	BFMPC	UNIVERSAL MPC	PNP PRO COR MPC	LFMPC	TOTAL
Modern Farming thru greenhouse Technology	1 treasurer, 1 manager, 1 BOD, 1 book-keeper	-	-	-	-	-	4
Proof sheeting/Advance Bookkeeping	-	-	-	1 book-keeper, 1 manager	-	-	2
Leadership training							
Trainors' training	-	-	-	1 Edcom	-	-1 BOD	2
Cooperative leadership	--	-	-	-	-	1, BOD, 1 crecom, 1 storekeeper, 1 Aic, 1 edcom, 1 manager, 1 bookkeeper	7



Perceived Effects of LBP Trainings to the Respondents' Performance on the Different Areas of Operation

Management. The respondents were asked to rate the perceived effects of the different trainings they attended to their performance in relation to their respective functions. Some of the respondent rated their own performance as a little bit improved while some rated moderately improved by the different trainings they attended. According to them, they applied what they learned from the different trainings but not totally for some are not applicable to their respective position. The training they attended is not appropriate for their position. Respondents claim that attending training once will not totally improve their performance because they were not able to grasp all the things discussed during the training. They just applied what they understood.

Formulation and implementation of policies. In the formulation and implementation of policies, majority (66.67%) of the respondents claim that it is a little bit improved by the trainings on the Coop-CASA and orientation and updates on various government rules and regulation they attended. They were able to make some amendments on their policies adopting what was discussed during the trainings.

Business planning and implementation. For the business planning and implementation, half (50%) of those who attended trainings on strategic planning and business planning claim that it is a little bit improved by the said trainings. According to them, they were able to make business plans wherein some were implemented some were not. As for the monitoring of business operation, half (50%) of the respondents claim that it is a little bit improved by the trainings about cooperative management they attended.





Financial management. In terms of their performance on the cooperatives' financial management, it is also a little bit improved by the trainings attended. They claim that they were able to analyze the implications of their financial statements and make actions on it.

Operation. Bookkeeping is rated by majority (58.33%) of the respondent as moderately improved by the trainings attended. They claim that the trainings attended enabled them to know the proper way of record keeping and prepare fair financial statements. Managers who attended trainings on bookkeeping claim that the trainings made them understand what the bookkeeper is doing and help them analyze the implications of the financial statements prepared by bookkeepers.

Credit management and investigation. Respondent who attended trainings on credit management, credit investigation and loan portfolio management claim that their performance on credit management is a little bit improved by the training. Respondents claim that they were able to initiate amendments in their lending policy because of the trainings attended. They implemented the use of loan documents like promissory notes, application form, etc. As for the loan monitoring and collection, specific persons were assigned to collect loans.

Cashiering performance. As to the cooperatives' cashiering performance, most of those who attended training on cashiering and customer relations claim that it is a little bit improved by the trainings attended. Respondents claim that the trainings attended enabled them to install internal control measures on cashiering like the use of receipts, cashbooks, disbursement vouchers and surprise cash counts.



Audit performance. Audit performance was claimed by some (40%) respondents that it is a little bit improved by the training on audit process and internal control measures on securing the cooperatives' assets. However, some (40%) rated the conduct of internal audit as no improvement for they are not conducting internal audit in the cooperative.

Cooperative leadership. Most (71.43%) of those who attended training on cooperative leadership claim that their performance as a cooperative leader is a little bit improved because they did not apply all what they learned during the training. As for the performance of those who attended training on trainers training, one of them claim that his performance is a little bit improved while the other claim that it is moderately improved by the trainings attended. Their evidence is that they are now conducting Pre-membership Education and Seminar (PMES) to members but not regularly.

Table 5. Perceived effects of LBP trainings to the respondents performance on the different areas of operation

AREAS OF OPERATION	RATING										TOTAL
	1		2		3		4		5		
	F	%	f	%	f	%	F	%	F	%	
<b>MANAGEMENT</b>											
Formulation and implementation of policies	-	-	8	66.67	4	33.33	-	-	-	-	12
Cooperative business planning and implementation	2	16.67	6	50	4	33.33	-	-	-	-	12
Monitoring of business Operation	1	25	2	50	1	25	-	-	-	-	4
Financial management	-	-	3	50	2	33.33	1	16.7	-	-	6



Table 5. continued...

AREAS OF OPERATION	RATING										TOTAL
	1		2		3		4		5		
	F	%	f	%	f	%	F	%	F	%	
<b>OPERATION</b>											
Bookkeeping	-	-	-	-	7	88.33	5	41.7	-	-	12
Credit Management	1	5.56	9	50	6	33.33	2	11.1	-	-	18
Cashiering performance	-	-	2	33.33	4	66.67	-	-	-	-	6
Audit performance											
Conduct of internal Audit	2	40	2	40	1	20	-	-	-	-	5
Implementation of internal control measures	-	-	2	40	3	60	-	-	-	-	5
<b>LEADERSHIP</b>											
Performance as a Cooperative leader	-	-	5	71.43	2	28.57	-	-	-	-	7
Performance as a Cooperative's trainor	-	-	1	50	1	50	-	-	-	-	2

Legend: 1 – No improvement    3 - moderately improved    5 – very much improved  
 2 – a little bit improved    4 – satisfactory improved

### Training Needs of LBP Assisted Cooperatives

Table 7 shows that most of the training needs of LBP assisted cooperatives is about duties and responsibilities of officers and members (34.48%) followed by Developing the values of members towards cooperative (31.03%), risk management (10.34%) and post harvest handling of highland vegetables (10.34%). This is because there are still cooperative officers and members who are not aware of their duties and responsibilities in the cooperatives, that's why they are not performing their functions.



There is also a need to develop values of members towards cooperatives so that they could do their part as members.

Table 7. Training needs of LBP assisted cooperatives

TYPE/TITLE OF TRAININGS	FREQUENCY	PERCENTAGE
Duties and responsibilities of cooperative officers and members	10	34.48
Developing the values of members towards cooperatives	9	31.03
Risk management	3	10.34
Postharvest handling of highland vegetables	3	10.34
Audit process and internal control	2	6.90
Loan portfolio management	2	6.90

#### Turnover of Knowledge and Skills Acquired from Trainings

Table 8 shows that most of the respondents are still serving as an officer and management staff of the cooperative (84.85%), only 15.15% are not. All of the previous officers were not able to pass the knowledge and the skills they have acquired from trainings to the present officers for there were no formal turnover of responsibilities between the outgoing and incoming officers.



Table 8. Turnover of knowledge and skills acquired from trainings

PARTICULAR	FREQUENCY	PERCENTAGE
A. Are you still serving the cooperative as an officer / management staff		
Yes	28	84.85
No	5	15.15
TOTAL	33	100
B. If no, did you pass the skills you have acquired from the training		
Yes	-	-
No	5	100
TOTAL	5	100



## SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

### Summary

The study was conducted to determine the different types of trainings provided by Land Bank to the assisted cooperatives and its perceived effects in the performance of the cooperative. There were six (6) LBP assisted cooperatives in La Trinidad, Benguet namely: Bahong MPC, BSU MPC, Linusod FMPC, Benguet Farmers MPC, Universal MPC and PNP-PRO\_Cor MPC.

An interview guide was used to gather primary data and key informant from LBP are the source of secondary data needed in this study. The data gathered was tabulated, analyzed and interpreted using descriptive analysis like frequency counts, percentage and average.

There were 33 respondents composed of 16 officers and 17 management staff where in five (5) of them were not anymore serving as officer in the cooperative.

All the LBP assisted cooperatives are multi-purpose cooperative with credit as the common (100%) service offered to members.

Findings show that there are 17 types of training provided by LBP composed of seven management trainings, nine operation trainings and two leadership trainings.

Respondents claim that the areas of; a) formulation and implementation of policies; b) cooperative business planning and implementation; c) monitoring of business operation; d) financial management; e) credit management; f) audit; and g) leadership performance are a little bit improved by the trainings attended while for the areas of



Bookkeeping and cashiering respondent claim that it is moderately improved by the trainings.

The common training needs of LBP assisted cooperatives according to respondents are duties and responsibilities of cooperative officers and members (34%) and developing the values of members towards cooperative (31.03%).

### Conclusions

Based from the results, the following conclusions were drawn:

1. LBP assisted cooperatives are all multi-purpose cooperative with credit (100%) as the common service offered to members.
2. LBP assisted cooperatives did not avail all the trainings provided by LAND BANK
3. Some of the officers and management staff of LBP assisted cooperatives attended trainings that are not appropriate to their position in the cooperative.
4. Respondents claim that the areas of formulation and implementation of policies (66.67%), cooperative business planning and implementation (50%), monitoring of business operation (50%) audit (40%) and leadership performance (71%) while for the areas of bookkeeping (58.33%) and cashiering (66.67%), majority of the respondent say that it is moderately improved by the trainings attended.
5. Previous officers were not able to pass the skills and knowledge acquired from the LBP trainings because there is no formal turnover of responsibilities.



6. According to respondent, the training needs of their cooperatives are on the duties and responsibilities of officers and members.

### Recommendations

Based from the findings and results the following recommendations were drawn:

- 1 Cooperatives should send participants who are appropriate for the training in order not to waste the opportunity because they are sending wrong participant.
- 2 Since Education is a continuous process, cooperative should continuously send participants to trainings to improve the performance of the officers and management staff on their respective position in the cooperative.
- 3 There should be a proper turnover of responsibilities between the incoming and the outgoing officer/management staff so that the knowledge and skills acquired from trainings will be passed to the current officer/management staff





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## APPENDICES

### Appendix A: Interview Schedule

#### I. General Information

Name of respondent \_\_\_\_\_

Position in the cooperative \_\_\_\_\_

#### II. Profile of the cooperative

Name of the cooperative \_\_\_\_\_

Type of cooperative \_\_\_\_\_

Services offered by your cooperative

a. \_\_\_\_\_

b. \_\_\_\_\_

c. \_\_\_\_\_

d. \_\_\_\_\_

e. \_\_\_\_\_

Size of membership as of December, 2006 \_\_\_\_\_

Composition of membership \_\_\_\_\_

III. Given the following different kinds of training, which of these trainings have you attended? How many times? Based on your own opinion, rate the different trainings using the following:

Rating: 1-not important

2- least important

3- important

4- very important

TYPE/TITLE OF TRAINING	NO. OF TIMES ATTENDED
1. Cooperative Codified Approving and Signing Authorities (Coop-CASA)	
2. Credit investigation and Appraisal	
3. Merchandizing	
4. Loan Portfolio Management	
5. Cashiering Operations	
6. Customer Relations	
7. Financial management and Analysis	
8. Trainers training	
9. Proof sheeting/ Advance bookkeeping	
10. Bookkeeping	
11. Strategic Planning	
12. Business Planning	
13. Cooperative Management	
14. Frauds and forgery	
15. Credit management	



16. Audit process and internal control	
17. Orientation/updating on various government rules and regulations and taxation	
18. Others, please specify	

IV. Based on your observation, rate the improvement in your cooperative performance on the different areas of operation as a result of the different kinds of trainings given by LBP using the following rating:

- 1-No improvement
- 2- A little bit improved
- 3- Moderately improved
- 4- Satisfactorily improved
- 5 – Very much improved

AREAS OF OPERATION	RATING					TOTAL
	1	2	3	4	5	
<b>A. Management</b>						
1. Performance as an officer and management staff						
2. Formulation and Implementation of policies						
3. Cooperative Business planning and implementation						
4. Monitoring of business operation						
5. Financial Management						
<b>B. Operation</b>						
1. Bookkeeping						
2. Credit Management						
3. Cashiering						
4. Audit						
a. Conduct of internal audit						
b. Implementation of internal control measures						
<b>C. Cooperative Leadership</b>						
1. Performance as a leader						
2. Performance as a cooperative's trainer						



V. From your observations what other training assistance does your cooperative need aside from what you have already availed?

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_
- 4. \_\_\_\_\_
- 5. \_\_\_\_\_

VI. Are you still serving as an officer/ management staff in the cooperative?

Yes  No

If No, did you pass on the skills you've acquired from the trainings to the present officer/ management staff?  Yes  No

Why? \_\_\_\_\_

