

## **BIBLIOGRAPHY**

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## **ABSTRACT**

This study was conducted to identify the trainings and seminars attended by the officers and managers, identify the knowledge and skills learned from trainings and seminars, and find out if this knowledge and skills learned were applied by the officers and managers.

The sources of data used in this study were the fifty (50) respondents which is composed of 36 officers and 14 managers. The data were gathered through survey questionnaire and it was tabulated, analyzed and interpreted according to the objectives of this study using the descriptive statistics like frequency and percentage methods.

The findings show that most of the respondents were married, college graduate, and involve in their position for only 1 to 3 years. Most of the officers were female while that of the managers' male is more than the number of female. It was also found that the officers and managers of the primary cooperatives in Atok attended the same kind of trainings and seminars. Leadership and management trainings and seminars were the type of trainings attended by the respondents. Another findings of the study showed that both the officers and managers who attended trainings and seminars were able to learn various

knowledge and skills from the different trainings, however, leadership knowledge and skills were most applied than on management knowledge and skills by the respondents in the management of their cooperatives. This was expected since most of the works were being performed by the staff of the cooperatives.



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## INTRODUCTION

### Rationale of the Study

In Atok Benguet there are 30 cooperatives registered with the Cooperative Development Authority (CDA) as of June 30, 2005. Of the total number of cooperatives registered, there were 22 actively operating, 1 non-operating, 5 had cancelled registration, and 2 were dissolved. The members organized these cooperatives to help them provide their needs as well as those of the next generation. However, some of these cooperatives cannot yet satisfactorily provide their needs. What is worse is that some were cancelled and dissolved. Like the dissolved cooperatives in other places, one of the primary factor that led to their failure is the lack of trainings and seminars of members, officers and the staff who manned the cooperatives (Llanera, 2003).

Before an individual become a member of the cooperative, it is required that he or she has to attend the pre-membership education seminar. In this seminar, the individual is oriented on the principles, practices and philosophy of cooperative. It is believed that trainings and seminars will change the poor attitudes and negative values of members and officers to positive ones. It is also during seminars that new cooperative members interact with other members with rich experiences and learn from them. Through these interactions, new cooperatives will know the bad experiences of other cooperatives thus they will be cautioned and will be able to derive better strategies to avoid the past downfalls of others. New cooperatives will be able also to learn the strategies of successful cooperatives and adopt them in their own operation (Atin-an, 2003).



Training also is one of the best tools to improve the performance of various organizations like the cooperatives. According to Franco (1991), training supplies the specific skills, knowledge, or attitude needed to meet goals of organizations. Training is also appropriate where there is a need for specific skill that does not exist in the present labor or workforce, when there is a change in the technology, methods, or required behavior, rendering the current skills obsolete, and when economic conditions prevent sizable parts of a population from supporting themselves, such as serious problems in the agriculture, industry or the service sector.

Training enhance and update the talents and skills of cooperative members and officers for them to be responsible and active in the movement. In order to know the knowledge and skills acquired through trainings and seminars applied by the managers and officers of primary cooperatives in Atok, Benguet and also try to find out if they were able to use the various knowledge and skills learned, a study should be done.

### Statement of the Problem

One factor that contributes to the failure of cooperatives is the lack of training and seminars attended by the members and officers.

This study therefore, aims to seek answers to the following questions:

1. What are the trainings and seminars attended by the officers and managers of the different cooperatives?
2. What are the knowledge and skills they acquired from these trainings and seminars?



3. To what extent are these knowledge and skills applied by the officers and managers of the cooperatives?

### Objectives of the Study

The general objective of this study is to find out if officers and managers of primary cooperatives who attended trainings and seminars were able to apply them in their respective function in their cooperatives. Specifically, it aimed to:

1. identify the trainings and seminars attended by the officers and managers
2. identify the knowledge and skills learned from seminars and trainings, and
3. find out if these knowledge and skills learned were applied.

### Importance of the Study

The purpose of the study is to take a closer look at the knowledge and skills acquired by officers and managers of the primary cooperatives in Atok, Benguet. Trainings and seminars are the most important aid in the management aspect of a cooperative organization.

The findings of this study would serve as a basis or guide for cooperative management to improve their system in conducting trainings and seminars on cooperatives and help them understand and give proper considerations on education needed by the members upon joining the cooperative. Furthermore, individuals, organizations, and agencies that are giving support to the cooperative movement would use the result of this study. The data on the knowledge and skills acquired through



training and seminars would also serve as a guide to the unions and federations of cooperatives as a basis for giving services to primary cooperatives.

Finally, the result of this study can be used as a source of information for further research on other related studies. It may also provide some guide to students and researchers who are interested in conducting similar studies on cooperative education.

### Scope and Limitation of the Study

This study was concentrated on the knowledge and skill acquired through trainings and seminars and applied by officers, and managers of primary cooperatives in the municipality of Atok, Benguet. This includes all trainings and seminars attended by the respondents whether conducted by their cooperatives or conducted by other organizations.





## **REVIEW OF LITERATURE**

### General Principles and Policies of Training

Training is a form of education and communication, both of which in their general meaning are border disciplines. Training, in fact, maybe seen as a very important field of application for principles taken from education, communication and development (Franco, 1991).

Training is a service of cycle merging with each other forming of a continuum of planning and execution, re-planning and execution, and so on. The total training system merges from the proper research, interpretation creative approach, and balancing for all the components that go into training program event. These include the needs of the trainee, targets and the organization they work for, the perceptions, experiences, attitudes, knowledge and skill deemed relevant to enrich their self-potentials and to improve their performance, the expertise, methods, materials, ambiance, and setting brought into the training design, and most important degree of participation and involvement of the trainees themselves (Pimentel and Franco, 1991).

Leveriza (1995) clearly pointed out that training is the responsibility of the organization. The administration in the first place, was who choose its manpower. Training is therefore the responsibility of the people who hired them. In the quest of training employees, clear and defined training policies shall be observed, such as:

1. who should go for training?
2. when do they go for training?
3. who should be responsible?



4. what is the role of the supervisor?
5. what is the role of the training staff?

#### The need for Continuous Education

Continuous education is the key to success of any cooperative organization. Most cooperatives that neglected the education of their members have failed because the members did not know their responsibilities in the cooperative. Fajardo (1993) stated that the principle of continuous education and training for the officers and members of the cooperative have been considered the most important principle of cooperative. Proper knowledge, skills, attitudes and values can be imparted to the people through trainings and education.

#### Benefits and Gains from Training and Education

Abasolo (1991) enumerated the benefits derived from training. They are the following:

1. Training helps to improve the skills and work habit of employees thus reducing the incidence of accident coupled with the unpleasant experiences and incidental cost that go with it,
2. Training is essential to improve production efficiency and to ensure satisfactory performance of work thus improving organizational efficiency,
3. Training helps to prepare employees for the advancement thus improving employee morale,



4. Training helps to reduce if not to eliminate waste in the use of manpower and resources of an organization thus improving organizational capability to attain organizational, individual, and societal goals.
5. Training maybe used to develop interpersonal skills of employees on listening to and handling grievance, communication and team building.

While training remains only as one of the numerous alternative approaches towards human development, it remains the most utilized instrument for the development of adults, professionals and para-professionals alike. Pimentel and Franco (1991) also outlined the benefits of training as follows:

- a. For the individual, training helps in making better decisions and effective problem solving, and aids in encouraging and achieving self-development, self-confidence and internalizes the motivational variables of recognition, achievement, growth, trade or profession.
- b. For the organization, training leads to improve delivery of services to its clientele or beneficiaries or improve profitability, which in turn leads to improved morale, better corporate image, better relations with the institutions' publics
- c. For the external group and the environment, trainings improve all communication, all around providing needed feed-forward of information and feedback of reactions and criticism.



### Attitudes Related to Attendance to Trainings and Seminars

Some members hesitate to attend the training courses because of no money for registration. One solution that is recommended and found out to be effective is that the cooperative should shoulder the training expenses and that members will just attend. Still, there are members who do not attend meetings because of forgetfulness or neglect to attend (Ticyoden, 1998)

Agustin (2000) as cited by Atin-an (2003) mentioned some reasons why few are attending trainings and seminars. These are; members are not interested to attend, members are not informed, some cooperative cannot afford to pay training fees, raining site is far to some participants, and no transportation facilities.

Non-attendance to training is one reason why members are not active and not patronizing the cooperative because they do not know their role in the cooperative. Some reasons why officers and members do not attend trainings are laziness, lack of time, uninterested, bad weather condition and others.

### Problems Related to Attendance to Trainings

Llanera (2003) mentioned a good number of problems of cooperatives where some of these are related to attendance to trainings. One of which is the poor attendance in trainings and seminars or failure due to lack of time of members, members receive the communication late and some members are uninterested. There are still many problems encountered in some cooperatives in spite of so many cooperative trainings and seminars being conducted for the cooperative officers and members. Lack of capital, lack of members' support to the cooperative, not functional committee and other attitudinal



effect, and the absence of standard accounting system are some of the problems encountered by most of the small cooperatives.

Lumbag (2000), stated that in any organization, problems are always present. They affect the status of the organization that if not solved, or minimized might escalate and could lead to the failure or death of the organization. Being with the good organization therefore, the cooperative must do something to rectify and avoid these recurrences.

Likewise, Denis (1997) pointed out in his research the following problems encountered by cooperatives as perceived by officers and members. Lack of proper and continuing education for members in the aspect of how a cooperative really operates and the benefits gained is the prominent problem in cooperatives. Another serious problem includes lack of internal capital to boost the operation of the cooperative, and lack of human resource development program for the improvement of members as well as employees.

Furthermore, few are attending trainings and seminars because these trainings are usually conducted in Baguio City and La Trinidad, Benguet. Sixto (1997) indicated that the sites are far from the trainees' place and that only those available and interested are attending trainings. This shows that there is inactiveness of some members relative to trainings and seminars.

### Recommendations to Remedy Problems

Lumbag (2000), stated that cooperatives grow continuously when the education committees plan and carry out these plans for the cooperative especially in the



recruitment of new members. This is because the more members, the more capital will be generated. With bigger capitalization, there are more services accorded to the members and the community at large. In the same manner, the new members should really be required to undergo pre-membership seminars. With this continuing activity, members are kept informed and that they can involve themselves in all activities of the cooperatives.

Members must be given notice in advance in order to attend the trainings and seminars. Attendance to education and information activities must be one of the qualifications in attaining the services of the cooperatives such as loans and credit from the cooperative. This can encourage the members to attend training and seminars. Regular meetings to update members especially on the policies and guidelines should be conducted (Llanera, 2003).



## **METHODOLOGY**

### Locale and Time of the Study

This study was conducted in Atok, Benguet from January to February 2006.

### Respondents of the Study

The respondents of the study were the managers, committee members and the members of the board of directors of the primary cooperatives in Atok, Benguet.

### Data Collection

A survey questionnaire was used as an instrument in gathering data. The questionnaire was given to the respondents by the researcher and guided them to answer the questions.

### Data to be Collected

The data gathered included the trainings and seminars attended by the officers and the managers, the knowledge and skills they learned from the trainings and seminars, the knowledge and skills they applied in their cooperatives.

### Data Analysis

The collected data was tabulated, analyzed and interpreted according to the objectives of this study using the descriptive statistics like frequency, and percentage methods.



## RESULTS AND DISCUSSION

### General Profile of the Respondents

The respondents of the study consisted of 18 members of the board of directors, 18 committee members and 14 managers of primary cooperatives in Atok, Benguet. The members of the board and the committee members consists the officers' category. Table 1 showed the information regarding the officers and managers as to gender, civil status, educational attainment, and the number of years in their position. These are presented in Table 1.

Gender. Out of 36 officers, there were 11 or about 31% male and 25 or 69% female. For the managers, 71% were male and 29% were female. In the officers category, females were more than their male counterparts while that of the managers category, males were more than females. This implies that there are more female involved as officers in cooperatives than male and terms of managing a cooperative, male can also be an effective leader as the female leader does.

Civil status. The table showed that most of the respondents were married. On the totality of the respondents, 28 or 78% of the officers and 13 or 93% of the managers were married. There were only 19% of the officers and 7% of the managers were still single while 3% from the officers was widowed. According to the result of the study, majority of those involved in the cooperatives in Atok were married.

Educational attainment. The results showed that majority of the respondents were college graduate with 50% of the officers and 71% of the managers. Among the officers, 25% finished vocational course or reached college level while that of the managers, were





21%. There were 11% and 7% from the officers and managers, respectively who were high school graduate, 11% from the officers were high school level and 3% were elementary graduate. This finding showed that all of the respondents had formal schooling.

Number of years in the position. It was found that majority of the respondents had been in that position for 1 to 3 years. There were 69% from the officers and 50% from the managers. For the 4 to 6 years, 25% from the officers and 43% from the managers. There were 2 or 6% from the officers and 1 or 7% from the managers who mentioned that they were involved for 7 to 9 years in their position in the cooperative. This finding shows that many of the officers and managers are still neophytes in the position.

Table 1. General information about the respondents

ITEM	OFFICERS		MANAGERS	
	F	%	F	%
Gender				
Male	11	30.6	10	71.4
Female	25	69.4	4	28.6
TOTAL	36	100	14	100
Civil Status				
Single	7	19.4	1	7.1
Married	28	77.8	13	92.9
Widowed	1	2.8	0	0
TOTAL	36	100	14	100



Table 1. Continued....

ITEM	OFFICERS		MANAGERS	
	F	%	F	%
Educational Attainment				
Elementary graduate	1	2.8	0	0
High school level	4	11.1	0	0
High school graduate	4	11.1	1	7.1
College level or finished vocational course	9	25	3	21.4
College graduate	18	50	10	71.4
<b>TOTAL</b>	<b>36</b>	<b>100</b>	<b>14</b>	<b>100</b>
Number of years in the position				
1-3 years	25	69.4	7	50
4-6 years	9	25	6	42.9
7-9 years	2	5.6	1	7.1
<b>TOTAL</b>	<b>36</b>	<b>100</b>	<b>14</b>	<b>100</b>

### Leadership Trainings Attended by the Respondents

Table 2 presents the different leadership trainings and seminars attended by the respondents. The different trainings categorized under leadership were: conduct of business meeting, cooperative operation and management, cooperative policy formulation and implementation, leadership training course, strategic business planning, and trainers' training. The most attended training by the officers was



cooperative operation and management with 22.8% Cooperative policy formulation and implementation follows this with 20.8% and leadership training course with 18.8%. The least attended training by the officers was trainers' training.

On the managers category, cooperative operation and management was the most attended with 25.9%. Leadership training course followed with 24.1% and then trainers' training with 16.7%. Strategic business planning was the least attended training by the managers.

These findings showed that both the officers and the managers of the primary cooperatives in Atok attended the same kinds of trainings and seminars. Majority of the members of the board of directors attended training on cooperative operation and management which is a function of the managers. This maybe due to the fact that in the past, primary cooperatives specially the newly organized ones were manage by a managing director who was a member of the board of directors. In addition to this, some primary cooperatives do not have a permanent manager and so, some members of the board of directors take charges in managing the cooperative. This lead to them to attend cooperative operation and management training.



Table 2. Distribution of respondents according to leadership training attended

PARTICULARS	OFFICERS		MANAGERS	
	F	%	F	%
Conduct of business meeting	18	17.8	7	12.9
Cooperative Operation and Management	23	22.8	14	25.9
Coop Policy Formation and Implementation	21	20.8	8	14.8
Leadership Training Course	19	18.8	13	24.1
Strategic Business Planning	11	10.9	3	5.6
Trainers Training	9	8.9	9	16.7
<b>TOTAL</b>	<b>101</b>	<b>100</b>	<b>54</b>	<b>100</b>

### Management Trainings Attended by the Respondents

Table 3 presented the different management trainings attended by both the officers and the managers of primary cooperatives in Atok, Benguet. There were only four kinds of trainings attended by the respondents among the many kinds of management trainings conducted by various organizations in the locality and in the region. These trainings and seminars were bookkeeping and accounting, financial management seminar, entrepreneurial skills development, and credit and collection management.

For the officers category, 20 or 34.5% of them attended bookkeeping and accounting, 16 or 27.6% attended financial management and entrepreneurial skills



development followed with 13 or 22.4%. The least attended management training by officers was the credit and collection management with only 9 or 15.5%.

The most attended training by the managers was financial management with 7 or 38.9%, followed by both bookkeeping and accounting and entrepreneurial skills development with 4 or 22.2% each. Credit and collection management was the least attended by the managers.

Table 3. Distribution of respondents according to management training attended

PARTICULARS	OFFICERS		MANAGERS	
	F	%	F	%
Bookkeeping and accounting	20	34.5	4	22.2
Financial management	16	27.6	7	38.9
Entrepreneurial skills development	13	22.4	4	22.2
Credit and collection management	9	15.5	3	16.7
TOTAL	58	100	18	100

#### Knowledge and Skills Learned and Applied From Leadership Trainings

Table 4 presented the various knowledge and skills learned by the respondents in their attendance to the different leadership trainings they attended.

Conduct of business meeting. The respondents identified three knowledge and skills they learned when they attended the seminar on the conduct of business meeting. These were knowledge on presiding meeting, taking minutes of meeting, and



parliamentary procedure or rules. From the 18 officers who attended conduct of business meeting seminar, all of them mentioned that they were able to learn how to preside meeting. Of these, 13 or 72% pointed out that this knowledge was most applied while 5 or 28% said that they were less applied. Fifteen of them mentioned that they learned how to take minutes of meeting. This knowledge was most applied by 12 or 80%, and less applied by 3 or 20% of the respondents. There were also 15 who mentioned that they learned parliamentary procedure. This knowledge was most applied by 9 or 60%, less applied by 4 or 27%, and not applied by 2 or 13% of the respondents.

From the managers, 7 attended the seminar on conduct of business meeting. Six of them said that they were able to learn how to preside meeting and all of them said that this was most applied. Five learned how to take minutes of meeting and all of them also said that this was less applied. There were also 4 who mentioned that they learned parliamentary procedure and all of them applied this leadership knowledge.

Cooperative operation and management. From the 36 officers, 23 mentioned that they attended a seminar on cooperative operation and management. Nineteen of them said that they learned the functions of management. Eighteen or 95% of them said that it was most applied while only 1 said that it was less applied. Twenty of them mentioned that they learned the functions of committees, general assembly, and board of directors and everybody mentioned that this knowledge was most applied. Ninety four percent of the 16 officers mentioned that they learned the characteristics of a good manager and said that this was most applied while 6% said that this was less applied. Another knowledge learned by 6 of the officers was the indicators of effective and efficient management. All



of them said that this was less applied. Management responsibilities was another knowledge learned by 5 of the respondents and all of them said they applied it mostly.

There were 14 respondents from the managers who mentioned that they attended a seminar on cooperative operation and management. Ten mentioned that they learned the functions of management and it was most applied by all of the managers. Three respondents learned the functions of committees, general assembly, and board of directors. From this knowledge learned, 2 or 67% said that this was most applied while 1 or 33% said that it was less applied. Six respondents mentioned that they learned and most apply the knowledge characteristics of a good manager. There were 5 managers who learned and most applied the indicators of effective and efficient management. Another knowledge learned and most applied by 13 respondents was the management responsibilities.

Cooperative policy formulation and implementation. For this seminar, 21 of the officers and 8 of the managers pointed out that they learned knowledge on how to formulate policy, how to change or amend a policy and how to review policy. Sixteen or 89% of the officers and 6 or 100% of the managers mentioned that knowledge on policy formulation was most applied. Two or 11% of the officers said that it was less applied. For policy change or amendments, 13 of the officers and 5 of the managers mentioned that it was most applied. Two of the officers said that it was less applied. Nineteen of the officers mentioned that they learned how to review policy and 14 of them said that this was most applied while 5 said that it was less applied. On the other hand, 4 of the managers mentioned that they learned the same knowledge and it was most applied.





Leadership training course. There were 19 officers and 13 managers who attended a seminar on leadership training course. Sixteen of the officers and 13 of the managers said that they learned the mediation of staff differences and 31% and 46%, respectively mentioned that this knowledge was most applied while 56% and 54%, respectively said that this knowledge was less applied. Thirteen percent of the officers mentioned that this knowledge was not applied. Establishment of rapport among officers and staff were another knowledge they learned from the leadership training course. Among the 17 officers and 12 managers, 9 or 53% of officers and 3 or 25% of managers mentioned that this knowledge was most applied by them. Six or 35% officers and 9 or 75% managers said that this knowledge was less applied. Twelve percent of the officers mentioned that this knowledge was not applied. Another knowledge learned was the ability to command the respect of members. Out of 19 officers and 12 managers, 13 and 11, respectively said that this knowledge was most applied while 5 officers and only one manager mentioned that this was less applied. Only one officer said that this knowledge was not applied. Thirteen officers and 12 managers learned knowledge on how to make linkages with other organization. Thirty one percent of the officers and 50% of the managers said that this knowledge was most applied while 46% and 42%, respectively mentioned that this knowledge was less applied. Twenty three percent of the officers and 8% of the managers also said that this knowledge was not applied by them.

Strategic business planning. There were 7 officers and 2 managers who mentioned that they learned how to formulate vision, mission, goals and objectives from strategic business planning seminar. All the respondents applied this knowledge most. Problem identification and preparation was another knowledge learned by 6 officers and 3





managers. All of them applied this most. Five officers and 3 managers learned how to prepare plans and all of them mentioned that this was most applied. Objective setting was another knowledge learned by 3 officers and 1 manager and was most applied in their cooperative.

Trainers' training. There were 18 respondents who mentioned that they attended trainers' training. Nine of them were officers and nine were managers. Eight officers and 7 managers said they learned how to identify training needs of cooperatives. Sixty three percent from the officers and 5 managers applied it most while 37% of the officers and 14% of the managers less applied the knowledge. One of the manager did not apply the knowledge learned. Preparation of training design was another knowledge learned by 4 officers and 7 managers. All of the officers applied it most while only 5 of the managers did the same. One less applied and one did not apply. Training implementation and management was another knowledge learned by the respondents. Five officers and 7 managers applied it most while 1 officer did not apply it and 2 managers less applied it. Five of the officers and 6 of the managers learned how to evaluate training. Of these number who learned the knowledge, 80% officers and 50% managers applied the knowledge most. However, one officer and one manager did not apply the knowledge. Two managers applied the same knowledge on a lesser degree. The last knowledge learned as mentioned by the respondents was training report preparation. Out of the 8 officer and 7 managers who acquired this knowledge, 6 officers and 4 managers applied it most; 1 officer and 2 managers less applied it while one in each group did not apply it.



### Knowledge and Skills Learned and Applied From Management Trainings

Table 5 presents the various knowledge and skills learned by the respondents in their attendance to the different management trainings they attended.

Bookkeeping and accounting. There were 20 officers and 4 managers who attended seminar on bookkeeping and accounting. The knowledge and skills learned by the respondents from this seminar were on journalizing and posting, preparation of financial statement, how to take inventory, preparation of subsidiary ledgers, and financial analysis. There were 18 officers and 3 managers who were able learn journalizing and posting. The knowledge learned was most applied by all the managers but only 83% of the officers did the same. The knowledge on financial statement preparation was learned by 18 officers and 4 managers and all of them were able to apply it most. The knowledge on how to take inventory was most applied by 16 officers and 2 of the managers. This knowledge was less applied by a few of the officers who attended bookkeeping seminar. On the preparation of subsidiary ledgers, there were 17 officers and 2 managers that mentioned it and 15 officers and 1 manager applied it most while 1 officer and 1 manager applied it less and 1 officer did not apply it at all. Another knowledge they learned was financial analysis wherein 7 officers and 1 manager mentioned this. Two of the officers mentioned this as most applied and only 1 manager did it. Four officers less applied it while one did not apply it.

Financial management. There were 16 officers and 7 managers who attended this seminar. Of this number, 13 officers and 7 managers gained knowledge on financial policy formulation. Ten or 77% of the officers and all the managers said that this knowledge was most applied while 23% of the officers said that this was less applied.



Fifteen officers and 5 managers mentioned that they were able to know the auditing procedures and techniques wherein 93% of the officers and 80% of the managers said that this knowledge was most applied. Seven percent of the officers and 20% of the managers said that it was less applied. Knowledge on how to analyze financial statement was learned by 13 officers and 4 managers, of which nine officers and 2 managers mentioned this knowledge was most applied while another 4 officers and 2 managers said it was less applied.

Entrepreneurial skills development. There were 9 officers and 4 managers said that they learned the business idea identification. Six of the officers and 4 of the managers said that this knowledge was most applied while 3 officers said that it was less applied. Business idea screening and selections was another knowledge they learned from the seminar. Five or 63% of the officers said that this knowledge was most applied while 3 or 37% of the officers and only one of the managers said it was less applied. Another knowledge learned was business planning by 10 officers and 3 managers. Nine officers and 3 managers said that this knowledge was most applied while only one officer mentioned it was less applied. Business management was the other knowledge learned by 8 officers and 2 managers. Five of the officers and 2 or 100% of the managers mentioned that this knowledge was most applied while 3 or 37% of the officers said it was less applied. Twelve officers and 2 managers learned the knowledge of feasibility study or project proposal preparation and 11 officers and 2 managers said that this knowledge was most applied while only one officer said that it was less applied. Business evaluation was another knowledge learned by the respondents. Seven officers and 4 managers learned



this. Four or 57% officers and 2 or 50% managers most applied this while one officer and 2 managers less applied it. Two officers did not apply it in their cooperative.

Credit collection and management. There were 9 officers and 3 managers who mentioned that they attended this seminar. Eight officers and one manager pointed out they learned how to identify causes of delinquencies. There were 4 officers who apply this acquired knowledge most, while 4 officers and 1 manager less applies it. Methods of collection was another knowledge learned by 5 officers who said that it was most applied and one manager said that it was less applied. Another 2 managers mentioned that this was not applied. Five officers and only one manager learned credit collection policy formulation and implementation and all of the 5 officers said that it was most applied while only one manager said that it was not applied. Seven officers and only one manager also learned the knowledge on strategies to minimize delinquencies. Five officers out of 7 mentioned that this knowledge was most applied and another 2 said that it was less applied while only one manager said that it was not applied. Another knowledge they learned was the procedure of foreclosing collaterals as mentioned by 9 officers and 2 managers. Eight or 89% of the officers mentioned that this knowledge was most applied and 1 said that it was not applied. The 2 managers mentioned that this knowledge was less applied.



## **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

### Summary

This study was conducted to identify the trainings and seminars attended by the officers and managers; identify the knowledge and skills learned from seminars and trainings; and find out if these knowledge and skills learned were applied by the officers and managers.

This was conducted in the different primary cooperatives in Atok, Benguet from January to February, 2006. There were 36 officers and 14 managers who served as respondents of the study. A survey questionnaire was used as an instrument in gathering data. The data were tabulated, analyzed and interpreted according to the objectives of this study using the descriptive statistics like frequency and percentage methods. Most of the officers were female while that of the manager, male was more than female. It was found that majority of them were married, college graduate and involve in their position for only 1 to 3 years. When it comes to attendance to trainings and seminars, both the officers and the managers attended the same kinds of leadership trainings and seminars. It was found that Trainer's Training was less attended by the officers while Strategic Business Planning was also less attended by the managers. For management trainings, there were only four kinds of trainings attended by the respondents. These trainings and seminars were Bookkeeping and Accounting, Financial Management Seminar, Entrepreneurial Skills Development, Credit and Collection Management. Majority of the officers attended Bookkeeping and Accounting while that of the managers was Financial Management.



For the conduct of business meeting seminar, there were three kinds of knowledge and skills learned and applied by the 25 respondents who attended this seminar. This knowledge were presiding meeting, taking minutes of meeting and parliamentary procedure or rules. Most of the officers and all of the managers mentioned that these was mostly applied in their cooperatives. Majority of the respondents also said that the knowledge and skills learned from the cooperative operation and management was mostly applied. The same was true with cooperative policy formulation and implementation, leadership training course, strategic business planning, and trainer's training. Majority of the respondents most applied the knowledge learned from these trainings and seminars.

For the Bookkeeping and Accounting seminar, there were five kinds of knowledge and skills learned and applied by the 24 respondents who attended this seminar. These knowledge were journalizing and posting, preparation of financial statement, taking of inventory, preparation of subsidiary ledgers and financial analysis. Majority of the respondents mentioned that these knowledge and skills learned were most applied. Knowledge and skills learned from Financial Management seminar were the following: financial policy formulation, auditing procedure and technique and analysis of financial statement which were most applied by majority of the respondents who attended the training. The knowledge learned from Entrepreneurial Skills Development seminar were the following: Business idea identification, business idea screening and selection, business planning, business management, feasibility study or project proposal preparation, and business evaluation. Majority of the respondents who attended the seminar mentioned these knowledge and skills learned were mostly applied. The



knowledge and skills learned from Credit Collection Management Seminar were as follows: identification of causes of delinquency, methods of collection, credit collection policy formulation and implementation, strategies to minimize delinquencies, and procedure of foreclosing collaterals. As to the application of these knowledge, the officers applied them most but the managers applied them less.

The findings of the study showed that both the officers and the managers who attended trainings and seminars were able to learned various knowledge and skills from the different trainings and that most of these knowledge and skills were applied by the respondents in the management of their cooperatives.

### Conclusions

Based on the findings of the study, the following conclusions were derived:

1. The officers and managers of primary cooperatives attended the same kind of trainings and seminars and the most attended training was leadership training.
2. There were various knowledge and skills learned by the officers and managers of the cooperatives from trainings and seminars they attended and that these different knowledge and skills were applied in the operation of their cooperatives at varying degree, though.

### Recommendations

1. All officers and managers of the cooperatives should be required to attend trainings and seminars so that they could better perform their respective duties and responsibilities





and that they can also be involved in all the activities of the cooperative that require their attendance.

2. The different cooperatives, agencies, and other organizations conducting trainings and seminars should extend their services to the different cooperatives at a very minimal price so that more officers and managers would be able to attend.

3. More officers and managers should be encourage to join seminars and trainings. The cooperatives should give notices in advance so that the officers and managers could fix their schedules and have time to attend the seminar.

4. The cooperatives should take the initiative to conduct their own/ inhouse trainings and seminars for perspective officers as well as potential members.

5. Training aid assessment should be required to cooperatives and visitation by the officers and managers to other cooperatives must be done.





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APPENDIX.

A. Letter to the Respondents

DEPARTMENT OF AGRICULTURAL ECONOMICS  
AND AGRIBUSINESS MANAGEMENT  
Benguet State University,  
La Trinidad, Benguet

January 2006

Dear Sir/Madam,

The undersigned is a BSU graduating student currently conducting her research entitled "KNOWLEDGE AND SKILLS ACQUIRED THROUGH TRAININGS AND SEMINARS APPLIED BY MANAGERS AND OFFICERS OF PRIMARY COOPERATIVES IN ATOK, BENGUET". This research is one of the requirements for graduation.

In this connection, may I request you to answer my questionnaire honestly. Your full cooperation is highly appreciated and rest assured that any data you would provide will be treated with utmost confidence.

Thank you very much for sharing a part of your most precious time to answer my questionnaire.

Sincerely Yours,

MARIAN E. CODEO  
Researcher

NOTED BY:

Prof. LUKE E. CUANGHEY  
Adviser



## B. Survey Questionnaire

### I. GENERAL INFORMATION

Name of Cooperative: \_\_\_\_\_

Respondent's name \_\_\_\_\_

Present position \_\_\_\_\_

Number of years in the position \_\_\_\_\_

Gender: ( ) male ( ) female Civil Status: ( ) M ( ) S ( ) W

Educational attainment:

- ( ) elementary
- ( ) high school level
- ( ) high school graduate
- ( ) college level / or finished vocational course
- ( ) college graduate or higher

### II. ATTENDANCE TO TRAINING

1. Please check the different trainings and seminars you have attended

- ( ) conduct of business meeting
- ( ) cooperative operation and management
- ( ) cooperative policy formulation and implementation
- ( ) bookkeeping and accounting
- ( ) leadership training course
- ( ) financial management
- ( ) entrepreneurial skills development
- ( ) strategic business planning



( ) trainer's training

( ) credit and collection management

Other, please specify \_\_\_\_\_

### III. KNOWLEDGE AND SKILL LEARNED AND APPLIED

Instruction: Please specify the knowledge and skill you have learned from various trainings and seminars you have attended. Check the appropriate degree of application of each of the knowledge and skills you have learned, as MA, LA, or NA

MA – most applied      LA – less applied      NA – not applied

1. Conduct of business meeting	Degree of Application		
	MA	LA	NA
Knowledge and skills learned			
Presiding meeting			
Taking minutes of meeting			
Parliamentary procedure/rules			
Others, specify			
2. Cooperative operation and management			
Functions of management			
Functions of committees, general assembly and BOD			
Characteristics of a good manager			
Indicators of effective and efficient management			
Management responsibilities			
Others, specify			



3. cooperative policy formulation and implementation			
Policy formulation			
Policy change/amendments			
Policy review			
Others, specify			
4. bookkeeping and accounting			
Journalizing and posting			
Preparation of financial statement			
How to take inventory			
Preparation of subsidiary			
Financial analysis			
5. Leadership training course			
Mediation of staff differences			
Establishment of rapport among officers and staff			
Ability to command the respect of members			
Make linkages with other organization			
Others, specify			
6. Financial management			
Financial policy formulation			
Auditing procedures and technique			
Analysis of financial statement			



Others, specify			
7. Entrepreneurial skill development			
Business idea identification			
Business idea screening			
Business planning			
Business management			
Feasibility study/project proposal preparation			
Business evaluation			
Others, specify			
8. Strategic planning			
Vision, mission, goal and objectives formulation			
Problem identification			
Objective setting			
Plan preparation			
Other, specify			
9. Trainer's training			
Training needs identification			
Training designing			
Training implementation, management			
Training evaluation			



Training report preparation			
Others, specify			
10. Credit and collection management seminar			
Causes of delinquencies			
Methods of collection			
Credit collection policy formulation/implementation			
Strategies to minimize delinquencies			
Procedure of foreclosing collaterals			
Others, specify			

