

BIBLIOGRPHY

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Adviser: Evangeline B. Cungihan, MSc.

ABSTRACT

This study was conducted to find out the profile of the EDCOM members of the operating cooperatives in Atok, Benguet; identify their educational programs and practices as well as their extent of implementation; and spell out the problems that hamper their functions in educating their members and also find out the degree of seriousness of these problems. This study was conducted in Atok, Benguet from December 2008 to January, 2009 with 57 EDCOM members as respondents.

Majority of the EDCOM members were female, ages were below 40 years old, graduated from tertiary level. The educational programs of the EDCOM were the membership campaign; conduct of Pre-membership Education Seminars (PMES) for new and incoming members; and the continuing education of the members of the cooperatives.

The practices for membership campaign and there extent of implementation were as follows: distribution of brochure of the cooperative (good); informal campaign to friends during gatherings (satisfactory); posting of notices for membership campaign in

conspicuous places (good); and individual to individual campaign (satisfactory). The overall rating on the extent of implementation of these practices good.

For the conduct of PMES, the most common practices adopted by the EDCOM were posting on bulletin boards and along the road, and announcing during meetings or gatherings. The conduct of PMES was irregular, the seminar usually last for less than one day with members of the EDCOM and sometimes outsiders giving the lecture. Majority of the cooperative do not give honorarium to their lecturers. Seminars for both the PMES and continuing education were conducted using lecture, discussion, and question and answer methods.

The problems related to the implementation of educational programs of the cooperatives that were rated as serious were: lack of human resource seminar of officers and staff, lack of properly trained cooperative educators, and lack of budget for training. The cooperatives allocated portion of their net surplus as CETF but is usually not enough.

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INTRODUCTION

Rationale

The concept of cooperation is not something alien to Filipinos. Prehistoric records show how Filipinos have evolved their own settlements basically dependent on a collective responsibility for all areas of living especially in work. The men hunted and fish in groups, while their women tend to the young and gathered crops in the fields.

In the Philippines, cooperation is as old as its culture. It spans centuries of human existence from its pristine form of mutual assistance to what is called in the native tongue “bayanihan”. Cooperation is known today as a system that seeks to harness the limited resources of people of small means and opportunities for economic and social ends. It was introduced in the late 1800’s by Dr. Jose Rizal. Inspired by the cooperative idea during his sojourn in Europe, he organized in 1896 a market cooperative among farmers in Dapitan during his exile but this was short lived. He was executed by the Spanish colonial government in Bagumbayan which is now Luneta in 1899. (Trainers Manual, 1994).

In 1990, President Cory Aquino signed into law, the Cooperative Code of the Philippines otherwise known as R.A. 6938 and the Cooperative Development Authority, otherwise known as R.A. 6939.

It could be said that in the entire history of the cooperative system in the Philippines, it was the passage of these twin bills which may be considered monumental considering that the laws not only opened all possibilities for the growth and development of the cooperatives in all types of groups and in as many forms as possible, but at the same time provided for the required operational and managerial component



which is the creation of specific office tasked solely with the implementation, clarification, information and promotion of the Cooperative Code of the Philippines. With a single umbrella organization over the rest of the cooperative groups, there is some assurance that less confusion may be created in trying to consolidate or even integrate all the initiatives of the various cooperative system in the entire country (Pagdanganan, 1999).

Further, the state recognizes the principle of subsidiary under which the cooperative sector will initiate and regulate within its own ranks the promotion and organization, the training and research, audit, and support services relating to cooperatives with government assistance when necessary (CDA, 1992).

On the other hand, Republic Act 6939 created the Cooperative Development Authority (CDA), a government agency purposely meant to operate the R.A. 6939 as well as all state policy and order in the promotion of Cooperative Development.

Nationally, there are 74,809 registered and confirmed cooperatives as of 2008. With this figure, it suffices to say that some of these associations are successful while the others are not.

Regionally, CDA-Cordillera Administrative Region (CDA-CAR) registered and confirmed 2,210 cooperatives as of October 2008. Of this associations, 670 are operating, 132 non-operating while 64 were cancelled of their registration. Cancellation maybe due to non-operation of the cooperative for two consecutive year or their offices could not be located (CDA-CAR Annual Report, 2008).

In Atok, Benguet, there are 19 existing cooperatives as of December 31, 2007 (CDA-CAR Registration Records). The cooperatives in the rural area come from various



speaking people like kankana-ey, ibaloi and kalanguya with various means of livelihood. These differences were not a hindrance as each felt the need to bond together on the cooperatives.

Statement of the Problem

Primarily, this study aim to evaluate the education committee programs and policies of cooperatives in Atok, Benguet.

1. What is the profile of the Cooperative Education Committee members of cooperatives in Atok as to:
 - a. Age
 - b. Gender
 - c. Educational Qualifications
2. What is the extent of implementation of the cooperative education programs and practices by the cooperative with regards to:
 - a. Practices and programs adopted in the training of new members
 - b. Educational practices applied in the training of new members
 - c. Subjects taught in the continuing education of members and
 - d. Training subjects taken up in other educational programs
3. What are the problems and the degree of seriousness encountered by the cooperative education committee with respect to;
 - a. Facilities
 - b. Personnel Development
 - c. Capabilities of cooperative education specialist
 - d. Budget



Objective of the Study

1. To know the profile of the cooperative education committee members of cooperatives in Atok as to:

- a. Age
- b. Gender
- c. Educational Qualifications

2. To identify the extent of implementation of the cooperative education programs and practices by the cooperatives with regards to:

- a. Practices and programs adopted in the training of new members
- b. Educational practices applied in membership campaigns
- c. Subjects taught in the continuing education of members and
- d. Training subjects taken up in other educational programs.

3. To know the problems and the degree of seriousness encountered by the cooperative education committee with respect to;

- a. Facilities
- b. Personnel development
- c. Capabilities of cooperative education specialist and
- d. Budget

Importance of the Study

The result of the study would serve as a guide in helping officers, employees and aspiring cooperative education committee members in considering the importance of having cooperative education and training programs. Additionally, this study could be used as references for further research.



Scope and Delimitations of the Study

The study covered all the 19 operating cooperatives in Atok, Benguet for the year 2007.

The investigation was delimited to the Cooperative Education Programs and practices of cooperatives with at least one year in operation. It focused on the importance of cooperative education. Educational problems and their consequences was also included in the study.



Definition of Terms

Cooperative. Autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

Cooperative education. Provisions of pre-membership seminar and continuous education to members, officers, employees, and as much as possible to the general public.

Confirmed cooperative. This cooperative was formed and organized under previous laws before R.A. 6938 was enacted and has presented itself to the authority for confirmation.

Degree of seriousness. Steps or stage in the scale

Education committee. This body is in charge of the promotion of all the knowledge relative to education as well as training of new, old and even potential members.

Extent of implementation. Range, scope or span.



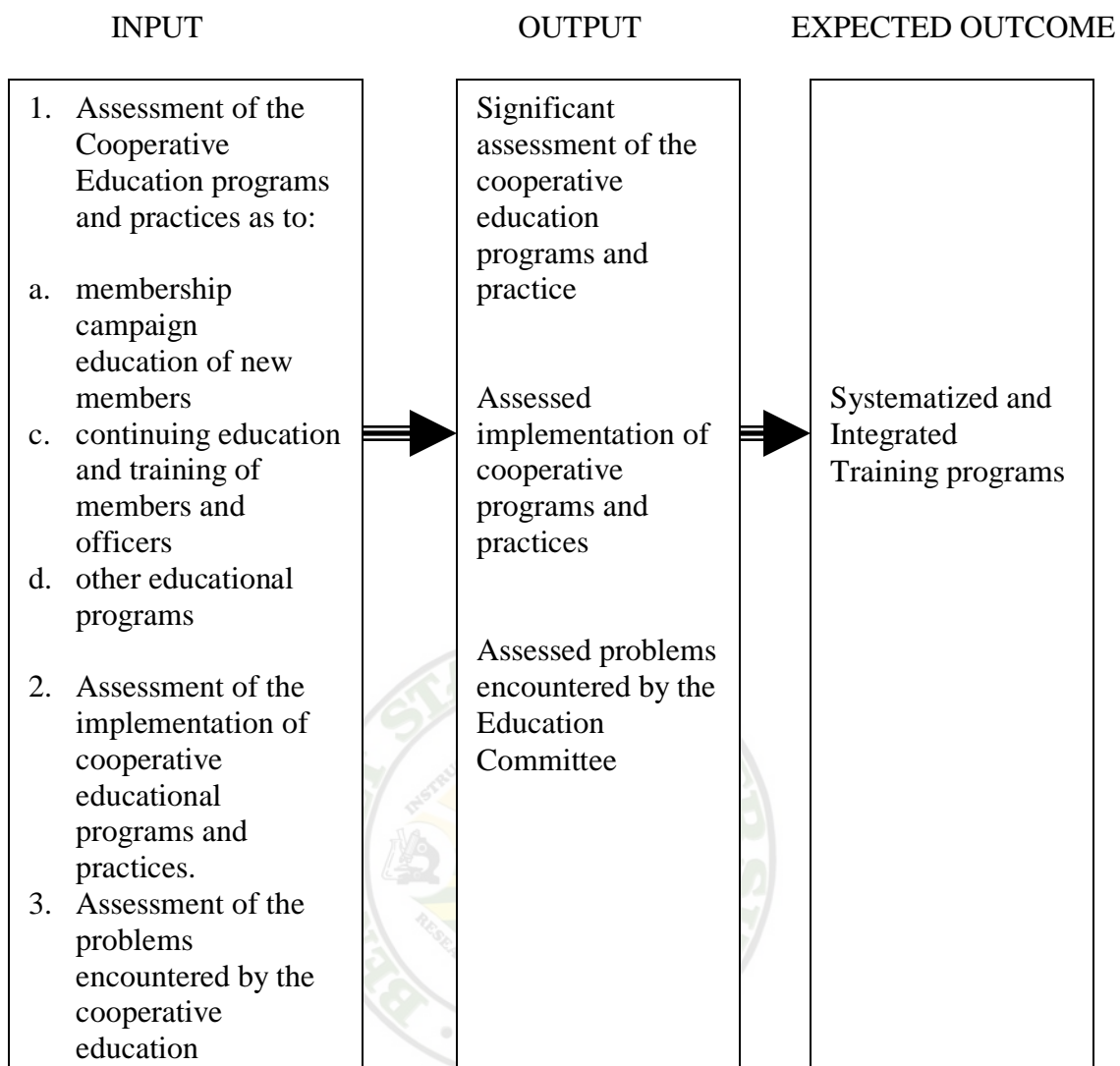


Figure 1. Research paradigm



REVIEW OF LITERATURE

Cooperative Defined

A cooperative is a business. In many ways it is like any other business but in several important ways it is unique and different. A cooperative business belongs to the people who use it, people who have organized to provide themselves with the goods and services they need. Cooperative work together on the local, regional, and national level to promote exchange among cooperatives, faster cooperative development, provide educational services and provide a forum for examining and acting on common concerns. Cooperatives have also succeeded in many provinces and cities all over the Philippines (Pagdanganan, 1991).

Cooperatives have indeed proven to be very effective instruments for people empowerment all over the world. Cooperative was organized to provide pure food at reasonable price to their members. Cooperatives now operate successfully in almost every country, engaging in economic activities from agriculture and fisheries to credit, manufacturing, marketing, banking, insurance, housing, transportation and health care. (Rochdales Cooperative Model, 1944)

Cooperative Education and Training

As cooperative leaders, educators and trainers must have the inescapable responsibility of educating the cooperative members. This responsibility transcends the mere imparting of knowledge on matter pertaining to an individual cooperative. This responsibility encompasses the various educational needs of the cooperative member:



economic, social and cultural so that it will be drawn into the mainstream of a meaningful community (ILO-MOAF, 1984).

Membership Training

The function of the Education committee and the board of Directors are to plan and carry out the growth programs of the credit union. Membership promotion is usually handled by the education committee. Moreover, membership promotion includes all activities devoted to bringing new members to the credit union. The goal of membership promotion however, should be continuous growth in obtaining active and informed members. (ILO-NATCOM, TOPIC 7).

Mahon (1987) further stated that the work of an education committee is to establish a program for the year that will reach all the groups just named. Such program should include carefully planned events and activities. Some of these are ordinarily scheduled, such as general meetings. However, other resource maybe posters, talking with groups in the area, and representation on community programs. (ILO-NATCOM, TOPIC 7).

The best and most effective way to publicize a cooperative is by having an active public relation committee to keep the general public informed of the chapter and its importance in the community life. The committee should use newspapers, radio, television educational programs, and make legitimate news items. It must also be alert for human interest materials and stories reflecting credit union philosophy (PFCCO, 1989).



Education of New Members

According to Manodon (1996), one success of cooperative is well founded on a program policy for prospective to undergo a seminar. The program policy on the need for cooperative seminar should be well established and equipped education committee. Without a functional educational committee, the cooperative would always depend on outside resource speakers who, more often than not are discussing topics inappropriate to the context for which the education program is intended. It is by implementing the programs of a well established and well equipped education committee that will eventually seep to the members of the cooperative.

The education of cooperative members has no end, but it has beginning. The starting point is the non-members or, more approximately, potential members. Before people join a cooperative, they must be properly oriented with its organization and functions, and must know their rights, duties and responsibilities. In the absence of such orientation, many cooperative societies have suffered infant mortality because new members did not know what the whole thing was all about. In some countries, pre-membership education is a pre-condition to join a cooperative (Coop Training Policy and Standards in the Philippines, 1984)

In another study of Manodon (1996), cooperatives in the Province of Benguet, he reported that of 30 cooperative respondents, all have attended the basic orientation seminars offered by the Land Bank of the Philippines before each could avail of loan. He further reported that PMES, no further cooperative training programs was instituted by the Land Bank of the Philippines to sustain its lending programs. As a result, the



cooperatives were left alone mounted with disloyal, unknowledgeable, and selfish members.

Continuing Education of Members

The biggest defect in the cooperative movement is its lack of member education. Very often, the thinking of management resembles that of a profit-type corporate management, affairs of the corporation are the provinces of the manager and board alone. Unless cooperatives are willing and able to devise structures whereby their patron owners are kept fully informed, cooperative growth will be slowed and distrust created. Members have to be given a full accounting of the affairs of their cooperatives, and in return, member's desires and wishes need to be heard and taken seriously (Roy, 1969).

Problems Encountered by the Coop Education Committee

In 1984, Torres de Alfredo presented two categorized problems those that concern administration/organization and those that relate to training. In the first category, the most acute constraint occurs in the area of financing. The lack of appropriation results in inadequate and outdated facilities and equipment/fixtures. Some chronic cases of flaws are the organizational structure, limited resources and non-coordination of functions (ILO-MOAF, 1984).

Two of the most reported training problems are: 1. No coordinated or system training programs, 2. Inadequate training resources or materials, others are No funds available for training.



METHODOLOGY

Locale and Time of the Study

The research was conducted at the Municipality of Atok, Benguet. This was conducted on December 2008.

Respondents of the Study

The respondents of this study were the members of the Education Committee of all the operating cooperatives that are found throughout the municipality. The list of operating cooperatives was based on the inspection done by the Cooperative Development Officer assigned in the area.

Data Gathering

Supportive to the study aside from questionnaire, personal interview and observation was used in gathering data.

Data Gathered

The data gathered for this study included the programs and practices of the Education Committee in educating prospective and new members as well as their practices for continuous education of members. It also included the extent of implementation of their educational programs.

Data Analysis

The data gathered was tabulated and analyzed using simple statistical tools as descriptive analysis.



RESULTS AND DISCUSSION

Profile of the Respondents

Table 1 presents the profile of the respondents in terms of age, gender, and educational attainment.

Age . Majority of the respondents (63.16%) were had a age bracket of 31 – 40 years old, followed by the 41 – 50 years old with 17.54%, the 30 and below with 14%, and the least were the 51 years old and above. This finding shows that majority of the members of the education committee in the different cooperatives of Atok, Benguet had ages between 31 to 40 years old.

Gender. The Table shows that there were more female (59.60%) in the Education committee than the males. This implies that women play an important role in the cooperative education of members and other people who would become members of the cooperative.

Educational attainment. The educational attainment of as person may become a factor of competence or proficiency in a specified field where the level of educational background is necessary qualification. The educational attainment of the EDCOM members in the various cooperatives are presented in Table 1. Most of the members (45.6%) were college graduate followed by high school graduates with 29.82%. Very few were elementary graduate.

This finding implies that most of those involved in educating the members of the cooperatives are necessarily college graduate so that they could easily understand the topic would present during seminars and training.



Table 1. Profile of the respondents

CHARACTERISTICS	FREQUENCY	PERCENT
Age		
51 years old and above	3	5.26
41 – 50	10	17.54
31 – 40	36	63.16
30 and below	8	14.04
TOTAL	57	100.00
Sex		
Male	23	40.40
Female	34	59.60
TOTAL	57	100.00
Educational Attainment		
Masters degree	9	15.80
College graduate	26	45.61
High school graduate	17	29.82
Elementary graduate	5	8.77
TOTAL	57	100.00

Membership Campaign Practices Applied by the EDCOM
And the Extent of Implementation

Table 2 presents the practices adopted by the members of the education committee to campaign for more member of the cooperative. The finding shows that the very common approach used by the different cooperatives in Atok to campaign for



membership to their respective cooperatives was the individual to individual campaign. The level of implementation as rated by the respondents was satisfactory. Another practice which was commonly used, ranked 2, was informal oral campaign to friends during gatherings. This also received a satisfactory rating. The third practice was posting notices for membership campaign in visible places and this was rated as good. The least adopted practice was the distribution of cooperative brochure and it was rated fair by the respondents. One probable reason that this practice was the least adopted is that some of the cooperative do not have printed brochure for distribution. On the average, the extent of implementation of membership campaign received a rating of good, as shown by the general weighted average score of 3.11.

Table 2. Extent of implementation of cooperative educational practices applied to membership campaign

PRACTICES	EXTENT OF IMPLEMENTATION									
	VS (5)	S (4)	G (3)	F (2)	P (1)	WF	WA	R	D	
Distribution of coop. brochure	5	8	14	15	14	145	2.54	4	G	
Informal oral campaign to friends during gatherings	10	23	15	9	0	205	3.60	2	S	
Posting of notices for membership campaigns in conspicuous places	7	10	18	2	2	151	2.65	3	G	
Individual to individual campaign	15	22	10	5	5	208	3.65	1	S	
GENERAL WEIGHTED AVE.							3.11		G	

Legend: Very Satisfactory (VS) = 4.50 – 5.00 WF = weighted frequency
 Satisfactory (S) = 3.50 – 4.49 WA = weighted average
 Good (G) = 2.50 – 3.49 R = rank
 Fair (F) = 1.50 – 2.49 D = qualitative description
 Poor (P) = 1.00 – 1.49



Educational Programs Implemented by the EDCOM
And the Level of Implementation

Table 3 presents the educational programs of the different cooperatives in Atok implemented by the members of the Education Committee to educate new members. It also presents the extent of implementation of these different programs. These programs included dissemination of PMES notices, conduct of PMES, and the subjects taught in the PMES.

As to the level of implementation of these programs, dissemination of notices for PMES to new members received a weighted average score of 3.28 that corresponds to good. This implies that notices of PMES was not well disseminated to all the new members. For the conduct of the PMES, which includes schedule of the seminar, the duration of the seminar, and the resource persons who facilitated the seminar, it received a rating of satisfactory. The same was true for subjects taught in the PMES. The general weighted average was 3.83 which means that on the average the implementation of these programs was satisfactory.

Table 3. Educational program for training new members and their level of implementation

PROGRAMS	EXTENT OF IMPLEMENTATION							D
	VS	S	F	G	P	WF	WA	
Dissemination of PMES notices	14	10	18	8	7	187	3.28	G
Conduct of PMES	13	27	18	9	0	245	4.30	S
Subjects taught in PMES	6	36	15	2	0	223	3.91	S
GENERAL WEIGHTED AVE.							3.83	S



Practices in Disseminating Notices on PMES

There were four (4) practices commonly adopted by cooperatives in Atok in the dissemination of notices on PMES to their new and prospective members. These are: giving of brochures, posting on bulletin boards, announcing during lectures or gatherings, and thru letter and word of mouth. Posting on bulletin boards rank as the number 1 practice adopted followed by announcing during lecture/gathering, giving of brochure, and the least adopted practice is the giving of letter and word of mouth, Table 4.

Practices in the Conduct of PMES

Practices adopted in the conduct of PMES is categorized into schedule of PMES, Length of time per session, origin of trainers, and giving of honorarium to resource persons. These practices are presented in Table 5.

Schedule of PMES. The result shows that majority of the respondents (61.41%) said they conducted PMES to new members or prospective members as the need arises.

Table 4. Practices adopted by cooperatives in dissemination of notices on PMES

PRACTICES	FREQUENCY (F)	PERCENT (%)	RANK
Giving brochures	9	10.34	3
Posting on bulletin boards and along the road	33	31.93	1
Announcing during lectures/gatherings	28	32.18	2
Thru the radio	0	0	-
Others (letter and word of mouth)	17	9.54	4
TOTAL	87	100.00	



Table 5. Practices of cooperatives adopted in the conduct of PMES

PRACTICES	FREQUENCY (F)	PERCENT (%)	RANK
2. Conduct of PMES to New Members			
a. Schedule of PMES			
Monthly	10	17.54	2
Quarterly	5	8.77	3
Semi-annually	4	7.02	4
Annually	3	5.26	5
As the need arise	35	61.41	1
TOTAL	57	100.00	
b. Length of time per session			
Three days	1	1.75	4
Two days	2	3.51	3
One day	12	21.05	2
Less than a day	42	73.68	1
TOTAL	57	100.00	
c. Origin of Trainees			
Coop members	18	26.09	3
Outsiders	10	14.49	4
Mixed (outsiders and coop members)	22	31.88	1
Purely EDCOM members	19	27.54	2
TOTAL	69	100.00	
d. Give Honoraria/Compensation of Trainers			
Yes	13	22.80	3
No	27	47.37	1
Sometimes	17	29.82	2
TOTAL	57	100.00	



Ten respondents (17.54%) revealed that they conducted PMES monthly, 8.77% said quarterly, 7% said semi-annually, and 5.26% said annually. This finding implies that many of the cooperative had no regular schedule for PMES. This is probably because there are no new members entering the cooperative every month so they have to gather a number of new members before they conduct PMES.

Length of time per session. This refers to the number of days the PMES is conducted. The finding shows that majority of the respondents (73.68%) mentioned they conducted their PMES for less than a day. Twelve or 21% of the respondents said their PMES last for only a day, 2 or 3.5% for two days and only 1 or 1.75% for three (3) days.

Origin of resource person for the PMES. Resource persons for the seminar may come from the cooperative itself or outside like other cooperatives or organizations or from government agencies like the CDA, and ATI-NTC. Most of the respondents (31.88%) said that their resources speakers during PMES were a mixture of cooperative members and outsiders. Nineteen or 27.54% said their resource persons were the members of the Education Committee of their own cooperative. This findings confirms the statement of Manodon (1986) that their should be a well established and equipped Education Committee in every cooperative. However, 14.49% said they get their resource person from outside the cooperative because they have no capacity to do it by themselves.

Payment of honoraria to resource persons. Most of the respondents cited that they do not give honorarium to their speakers while 29.82% said they sometimes give honoraria and only 22.80% said they provide honoraria to their speakers. Base on the



interviews, some cooperative do not have enough income thus they cannot afford to pay honoraria to their speakers.

Subjects Taught in the PMES and Practices in Teaching

Subjects taught. Table 6 shows the subjects taught in the PMES. Of the 57 respondents, all or 100% teach the objectives of the cooperative, 96% for cooperative philosophy, 95% for duties and responsibilities of members, 93% for orientation on cooperative's policies, and 91% for principles and practices of the cooperative.

Findings revealed that the subjects taught during PMES was common to all the cooperatives.

Methods of delivery. The most common practice of delivery in all the subjects during the PMES was lecture method. The question and answer method was mostly used in the principles and practices and the orientation on the actual cooperative policies.

Duration of subject matter. Results show that majority of the respondents said there were no definite time each subject is taught, however, most of them said it was less than two hours. Very few mentioned more than two hours. Since the subjects were taught for less than two hours and there were only four (4) subjects taught in the PMES, then this explains why the PMES were conducted for only a half day as found earlier.

Use of module. In a descending order, for yes, 38 or 66.67% of the respondents claimed to have cooperative modules as guide in teaching orientation on actual cooperative policies and programs; 35 or 61% on duties and responsibilities, 34 or 59.65% on principles and practices, 33 or 56.14% on philosophy of cooperative, and 32 or 38.59% on objectives of cooperatives. For no, 22 or 43.86% of the respondents



Table 6. Subjects taught in the PMES and practices in teaching the subject matter

PRACTICES	FREQUENCY (F)	PERCENT (%)
3. Subjects Taught in PMES		
a. Philosophy of Cooperatives	55	96.00
Methods of delivery		
Lecture	44	77.19
Discussion	25	43.86
Question and Answer	23	40.35
Hours of Delivery		
Less than two hours	22	38.59
Two hours or more	1	1.75
No definite time	30	52.63
Use modules in the lecture		
Yes	32	56.14
No	25	43.86
b. Objectives of Cooperative	57	100.00
Methods of delivery		
Lecture	48	84.21
Discussion	26	45.61
Question and Answer	33	57.89
Hours of Delivery		
Less than two hours	25	43.86
Two hours or more	3	5.26
No definite time	28	49.12
Use of modules in the lecture		
Yes	32	56.14
No	25	43.86
c. Principles and Practices	52	91.00
Methods of delivery		
Lecture	44	77.19
Discussion	25	43.86
Question and Answer	39	68.42



Table 6. Continued ...

PRACTICES	FREQUENCY (F)	PERCENT (%)
Hours of Delivery		
Less than two hours	20	35.00
Two hours or more	2	3.51
No definite time	33	57.89
Use of modules in the lecture		
Yes	34	59.65
No	23	40.35
d. Duties and Responsibilities	54	95.00
Methods of delivery		
Lecture	42	73.68
Discussion	31	54.39
Question and Answer	25	43.86
Hours of Delivery		
Less than two hours	15	26.32
Two hours or more	5	8.77
No definite time	35	61.40
Use of modules in the lecture		
Yes	35	61.40
No	22	38.59
e. Orientation on Actual Coop Policies	53	93.00
Methods of delivery		
Lecture	45	78.95
Discussion	28	49.12
Question and Answer	32	56.14
Hours of Delivery		
Less than two hours	25	43.86
Two hours or more	4	7.02
No definite time	32	56.14
Use of modules in the lecture		
Yes	38	66.67
No	19	33.33



claimed that they do not have cooperative modules as guide in teaching cooperative philosophy and objectives of cooperatives, 23 or 40.35% for principles and practices, 22 or 38.59% on duties and responsibilities, and 33.33 percents on orientation or actual cooperative policies and programs.

Some EDCOM members do not have complete set of modules for the subjects being taught for PMES.

Subjects Taught in the Continuing Education and Practices in Teaching

The subjects taught for the continuing education of members were the following: cooperative operation and management, orientation on the cooperative by-laws and articles of cooperation, parliamentary procedure, cooperative movement and development, ownership and value formation, and interpreting annual reports. Except for parliamentary procedure, majority claimed they taught these subjects for the continuing education members (Table 7).

Method of delivery. Table 7 shows that lecture and discussion methods was practiced by majority in teaching the all the subjects. Off the 57 respondents, 45 used lecture and 28 used discussion in teaching cooperative operation and management; 44 used lecture and 36 used discussion on the orientation on cooperative by-laws and articles of cooperation. Majority (56%) used the question and answer in parliamentary procedure and only 18% used the lecture method and 44% used discussion. For the cooperative movement and development 77% and 35% for lecture and discussion, respectively. For ownership and values formation, 72% and 51% used lecture and discussion, respectively.



Table 7. Subjects taught in the continuing education for members and practices in teaching the subject matter

SUBJECTS AND PRACTICES	FREQUENCY (F)	PERCENT (%)
a. Coop Operation and Management	45	79.00
Methods of delivery		
Lecture	42	73.68
Discussion	28	49.12
Hours of Delivery		
Less than two hours	41	71.93
Two hours or more	3	5.26
No definite time	13	22.81
Use of modules in the lecture		
Yes	42	73.68
No	15	26.32
b. Orientation on Coop-By-Laws and Articles of Cooperation	46	81.00
Methods of delivery		
Lecture	44	77.19
Discussion	36	63.16
Hours of Delivery		
Less than two hours	42	73.68
Two hours or more	5	8.77
No definite time	10	17.54
Use of modules in the lecture		
Yes	43	75.44
No	14	24.56
c. Parliamentary Procedures	25	44.00
Methods of delivery		
Lecture	10	17.54
Discussion	25	43.86
Question and Answer	32	56.00
Hours of Delivery		
Less than two hours	35	61.40
Two hours or more	2	3.51
No definite time	20	35.09



Table 7. continued ...

SUBJECTS AND PRACTICES	FREQUENCY (F)	PERCENT (%)
Use of modules in the lecture		
Yes	9	15.79
No	48	84.21
d. Coop Movement and Development	51	89
Methods of delivery		
Lecture	44	77.19
Discussion	20	35.09
Hours of Delivery		
Less than two hours	43	75.44
Two hours or more	4	7.02
No definite time	10	17.54
Use of modules in the lecture		
Yes	28	49.12
No	29	50.88
e. Ownership and Values Formation	35	61.00
Methods of delivery		
Lecture	41	71.93
Discussion	29	50.88
Hours of Delivery		
Less than two hours	32	56.14
Two hours or more	1	1.75
No definite time	24	42.11
Use of modules in the lecture		
Yes	29	50.88
No	28	49.12
f. Interpreting Annual Reports	43	75
Methods of delivery		
Lecture	33	57.89
Discussion	26	45.61
Hours of Delivery		
Less than two hours	32	56.14
Two hours or more	5	8.77
No definite time	20	35.09
Use of modules in the lecture		
Yes	32	56.14
No	25	43.86



For the interpretation of annual reports, 58% applied the lecture method while 46% discussion method.

Hours of delivery. The cooperative orientation and management was taught for less than two hours by 72%, no definite time by 23% and very few (5%) handled it for more than two hours. The orientation on cooperative by-laws and articles of cooperation was handled for less than hours by 74%, more than two hours by 9%, and no definite time by 18%. The parliamentary procedure was taught for less than two hours by 61%, more than two hours by only 4%, and no definite time for 35%. The cooperative movement and development was taught for less than two hours by 75%, more than two hours by 7%, and no definite time by 18%. In the teaching of ownership and values formation, 56% handled it for less than two hours, 2% for more than two hours, and 42% no definite time. Fifty six percent taught the interpretation of annual reports for less than two hours, 9% for more than two hours, and 35% with no definite time.

Use of modules. Majority of the respondents said they used modules as guide in the teaching the subjects on cooperative orientation and management, orientation on cooperative by-laws and articles of cooperation, and interpreting annual reports. For the other subjects, specially parliamentary procedure, majority did not use module.

Implementations of Cooperative Education Programs And Practices Taken up From Other Education Programs

Table 8 shows the rating of the respondents on the implementation of the different education programs taken outside the cooperative. These education programs were on: PMES, Credit Management, Bookkeeping and Accounting, Duties and Responsibilities



Table 8. Extent of implementation of cooperative education programs and practices taken up from other education programs

TRAINING SUBJECTS	EXTENT OF IMPLEMENTATION								
	VS (5)	S (4)	G (3)	F (2)	P (1)	WF	WA	R	D
PMES	17	22	15	19	11	234	4.11	1	S
Credit Management	1	14	16	7	12	135	2.37	4	F
Bookkeeping and Accounting	5	8	15	7	12	151	2.65	2	G
Duties and Responsibilities	1	14	16	13	10	144	2.53	3	G
Leadership Training	7	13	9	2	20	119	2.09	5	F
Interpreting Annual Report	4	9	13	15	22	117	2.05	6	F
Educational Tours	1	9	8	4	25	97	1.70	7	F
GENERAL WEIGHTED AVE.	5	3	9	4	25		2.50		G

Legend: Very Satisfactory (VS) = 4.50 – 5.00 WF = weighted frequency
 Satisfactory (S) = 3.50 – 4.49 WA = weighted average
 Good (G) = 2.50 – 3.49 R = rank
 Fair (F) = 1.50 – 2.49 D = qualitative description
 Poor (P) = 1.00 – 1.49

of Members and Officers, Leadership Training, Interpreting Annual Report, and Educational Tours or Field Trips.

Table 8 shows that with a scale of 1 to 5 with 1 as poor and 5 as very satisfactory, the general weighted average was 2.50 which is interpreted as good. Specifically, the table shows that PMES seem to be the only education program with a satisfactory rating (4.11) among the other education programs taken outside the cooperative. In descending order, two education programs were rated good, these were bookkeeping and accounting (2.65) and duties and responsibilities of members and officers (2.53). The other four



education programs were rated fair: credit management (2.37), leadership training (2.09), interpreting annual report (2.05), and educational tours (1.70).

This finding implies that the knowledge learned from these education programs were less implemented by the cooperatives, as perceived by the education committee. Educational tours was the least implemented because it is costly and most of these cooperatives were small with very little financial capacity to bring their members to other successful cooperatives. Interpreting annual report was also seen as one of the least implemented because this area is the concern of the manager or the bookkeeper, at least in the cases of these cooperatives, thus it was perceived by the education committee as fairly implemented.

Problems Encountered and Degree of Seriousness

The members of the Education Committee identified some problems hampered the implementation of their programs. They vary in their degree of seriousness. Table 9 presents the degree of seriousness of educational problems encountered by the Education Committee.

There were four problems identified and three were rated as serious while one was not serious. The problems that were considered serious by the respondents were: lack of budget for trainings as indicated by the weighed average of 2.59; lack of human resource seminars for the development of officers and staff with a weighed average of 2.54; and 2.51 for lack of properly trained cooperative educators. The possible reason why these are serious problems is because there is no continuous trainings and seminars for officers and members of the Education Committee.



Table 9. Degree of seriousness of the educational problems encountered by the EDCOM members

PROBLEMS	DEGREE OF SERIOUSNESS						
	VS (4)	S (3)	NS (2)	NA (1)	WF	WA	D
1. Lack of facilities for training	7	18	21	11	135	2.37	NS
2. Lack of HR seminars for the officers and staff	8	22	20	7	145	2.54	S
3. Lack of properly trained Coop educators	6	28	12	11	143	2.51	S
4. Lack of budget for trainings	10	21	19	7	148	2.59	S
GENERAL WEIGHTED AVERAGE						2.50	S
Legend: Very Serious =	3.50 – 4.00						
Serious =	2.50 – 3.49						
Not Serious =	1.50 – 2.49						
Not Applicable =	1.00- 1.49						

The fourth problem is lack of facilities for trainings. However, this problem was considered not serious as indicated by the weighed average 2.37. As a whole, the general weighed average of the problem was 2.50 which is considered serious.

This finding supports or agree with Torres' (1984) stating that financing is the most acute problem of cooperatives. Both studies agree that the educational problems among cooperatives are funds or budget, shortage of resources, lack of training materials facilities and inadequately trained manpower.

Problems on Lack of Training Facilities

Table 10 presents the specific problems related to training facilities. Lack of training manuals is found to be the number one problem of the respondents with 32 or 56.14 percent. This is followed by 26 or 45.61 percent, lack of visual aids; 21 or 36.84.



Table 10. Specific problems related to training facilities

SPECIFIC PROBLEMS	FREQUENCY (F)	PERCENTAGE (%)	RANK
Lack of Visual Aids	26	45.61	2
Lack of Training hall/space	19	33.33	4
Lack of sound system	21	36.84	3
Lack of training Manual	32	56.14	1
Lack of blackboard/writing board	13	22.81	5

percent, lack of sound system; 19 or 33.33 percent, lack of training hall/space; and 13 or 22.81 percent lack of blackboard or writing boards.

These finding shows that the cooperatives have no modules for references. Based on observation, some of the facilities of the cooperatives just like the sound system were owned by the barangay. The cooperatives borrowed it whenever there are seminars, trainings and occasional affairs. It was found out that some cooperatives do not own the educational facilities they are using like training halls, writing boards and others

Problems Related to Human Resource Trainings

Table 11 shows the specific problems related to human resource trainings. The data shows that the number one problem is the lack of training for the education Committee with 35 or 61.40 percent; followed by 25 or 43.86 percent, lack of training for Credit Committee; 23 or 40.35 percent, lack of training for Credit and Inventory; 22 or 38.60 percent, lack of training for the BOD; 20 or 35.00 percent for lack of training for the manager and lastly 19 or 33.33 percent, lack of training for the bookkeeper.



Table 11. Specific problems related to human resource training

SPECIFIC PROBLEMS	FREQUENCY	PERCENTAGE	RANK
	(F)	(%)	
Lack of training for the manager	20	35.09	5
Lack of training for the bookkeeper	19	33.33	6
Lack of training for the BOD	22	38.60	4
Lack of trainings fro Audit & Inventory	23	40.35	3
Lack of training for the credit Committee	25	43.86	2
Lack of training for the EDCOM	35	61.40	1

The finding suggests that all officers and staffs should have further trainings. The cooperatives need well trained officers that will lead to successful organization.

Problems Related to Lack of Properly Trained EDCOM

Majority of the respondents (71.93%) identified lack of training among educators followed by non-mastery of the subject matter (31.58%) and the least is trainers with limited ideas (17.54%) as shown in Table 12. Few of them viewed the second and the third as problems because they are related to the first one. If only the problem of lack of training among educators would be addressed then the other two could also be addressed.



Table 12. Specific problems related to lack of properly trained educators

SPECIFIC PROBLEMS	FREQUENCY (F)	PERCENTAGE (%)	RANK
Non mastery of subject matter	18	31.58	2
Needs further training	41	71.93	1
Not updated/limited coop views	10	17.54	3

Problems Related to Lack of Budget

Table 13 shows the status of the Cooperative Education Funds among cooperatives in Atok, Benguet with respect to their problem on lack of funds for training/s as perceived by the EDCOM.

The data revealed that 45 or 78.95% mentioned their cooperative allocate funds for CEFF while 12 or 21.05% said otherwise. As required by the Cooperative Code of the Philippines, the cooperative should allocate at most, 10% of its net surplus for Cooperative Education and Training Fund (CETF). Half of the fund is to be remitted to the Apex organization which could be a union or a federation where the primary cooperative is affiliated. The other half is to be used defray all education related programs of the cooperative. The cooperatives should know that one purpose of secondary cooperatives is to encourage and assist its member cooperative in educational and advisory work related matters.

With regard to charging of fees during cooperative training, 38 or 66.67 percent of the respondents claimed they were not charging seminars fees to participants while 19 or 33.33 percent were charging seminar fees. Those that did not charge fees did not



Table 13. Comparisons of the responses of respondents on some issues on education funds with respect to lack of budget

ISSUES/PARTICULARS	RESPONSES			
	Yes		No	
	F	%	F	%
Is there a regular allocation to CETF from the net surplus ?	45	78.95	12	21.05
Do you Charge seminar fees?	19	33.33	38	66.67
Are you considering outside finance to carry on your training?	32	56.14	25	43.86
Is CETF local enough to sustain your education Seminars?	25	43.86	32	56.14
Has your Coop been participating in either province/ regional/national Cooperative Consultations/ celebrations/affairs?	24	42.11	33	57.89
Where you able to handle the financial needs of at least your representatives in said affairs?	28	49.12	29	50.88

actually conduct trainings except the PMES while those that charged fees were the more established cooperatives with active education Committee members.

For the issue of securing funds from outside sources to carry on with their training programs, 32 or 56.14 percent for yes and 25 or 43.86 percent no. This finding shows that some cooperatives with limited CETF secured outside funding, like solicitations from politicians, government agencies, and non-government organizations in order to educate their members.

There were 32 or 56.14 percent who stated that their CETF is not enough to sustain their education seminars and 25 or 43.86 percent replied yes, their CETF is



enough. It revealed that some cooperatives still could not afford to fund their trainings, thus some of them asked financial help from outside.

For educational participation with other cooperatives which is probably provincial wide, region-wide, and nationwide in scope, 24 or 42.11 percent had participated in said celebration while 33 or 57.89 percent did not participate. Those who are affiliated with either union or federation were the ones participating in their cooperative affairs.

In the inter-cooperative education affairs, 28 or 49.12 percent said they were able to handle the financial needs of their representative and 20 or 50.88 percent said their cooperative could not afford to support the financial needs of their representatives.



SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

This was conducted purposely to evaluate the cooperative education status of the various cooperative in the Municipality of Atok, Benguet as well as the committee on education for the year 2008. The study looked into education programs and practices and its extent of implementation with regards to practices and programs adopted in the training of new members, educational practices applied in membership campaigns, subjects taught in the continuing education of members and training subjects taken up in other educational programs. It also looked into the problems and the degree of seriousness encountered by the EDCOM with respect to facilities needed during seminars, personal development, capabilities of cooperative education committee with respect to facilities needed during seminars, personal development, capabilities of cooperative education committee in education of members and the budget.

The members of the Education Committee of the different cooperatives were the respondents. The data were gathered with the use of a survey questionnaire and through informal interview.

The result showed that majority was females and that the EDCOM officers were college graduates.

The extent of implementation of cooperative education programs and practices by the operating cooperatives with respect to educational practices applied in membership campaigns are good while satisfactory in practices and programs adopted in the training of new members commonly referred to as PMES. Subjects taught I the continuing



education of members are good some to training subjects taken up in other educational programs.

The problems encountered by the cooperative education committee are lack of budget for trainings, lack of human resource seminars for the development of officers and staff, and lack of properly trained cooperative educators were rated serious. Lack of facilities for training was considered not serious.

Conclusions

Based on the results of the study the following conclusions were drawn:

1. Majority of the members of the Education Committee are below 40 years old, female who are mostly college graduates.
2. The number one practice in membership campaigns among the cooperatives is individual to individual campaign.
3. The conduct of PMES to new and incoming members were done on an irregular basis and usually conducted for less than a day and resource persons usually render their services for free due to lack of budget of the cooperative.
4. A continuing education program for all staffs, officers and members is conducted by most of the cooperatives but on an irregular basis.
5. Most of the cooperatives lack properly trained educators and they have limited budget for cooperative education, thus this lead to irregular conduct of trainings and seminars, including the PMES.
6. Although majority of the cooperatives allocate for CETF from their net surplus, they still have problem on lack of budget for education program.



7. Lastly there are very few cooperatives in Atok that have systematized and integrated training programs.

Recommendations

Based on the conclusions drawn of the study, the following are recommended:

1. The Pre-membership Education Seminar is a basic cooperative education that every members of the cooperative should undergo in order to be an effective member. The cooperatives should conduct regular PMES and it should not be for less than a day so that more topics could be taken up during the seminar. Young coop members should be given opportunity to be elected in the education committee, through this they will be trained and because they are still young they are more active and full of bright of ideas. For as long as the young ones are devoted in serving the cooperative.
2. Education is a lifetime, it should be continuous. The cooperative should come up with a regular program for continuing education of members, officers and the management staff. The foremost to be educated are the members of the EDCOM. A budget should also be allotted for this purpose. If the cooperative cannot provide from its CETF allocation, then the Education Committee must plan and look for alternative sources.
3. The cooperatives should try to procure their own training facilities, if possible, so as not to depend on the facilities of the barangay.



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APPENDIX A

Letter to the Respondents

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

Sir/Madam:

Greetings!

The undersigned is working on her thesis entitled “Education Committee Training Programs and Practices of Cooperative in Atok, Benguet”. This research aims to evaluate the status of cooperative education among operating cooperatives in Atok and come up with suggestions or recommendations for their improvement.

In this connection, the researcher humbly requests you to answer the attached questionnaire as objectively as you can. Be assured that your responses be treated with utmost confidentiality.

Your favorable action and kind consideration will be highly appreciated. Thank you very much and more power.

Very truly yours,

SINLYN J. JUAN
Researcher

Noted by:

EVANGELINE B. CUNGIHAN
Adviser



APPENDIX B

Survey Questionnaire

I. General Information

1. Name: _____ (optional)

2. Name of Cooperative: _____

3. Cooperative Affiliations: _____

Note: Please put a check mark (/) on the space provided for your corresponding answer.

Age: 60 years old and above 50-59 years old 40-49 years old 30-39 years old 29 years old and below Gender: Male Female

Educational Attainment:

Post Graduate:

Doctoral Degree Masteral Degree College Graduate High School Graduate Elementary Graduate

Others:(please specify) _____



- II. Stated below are some of the types of Education Seminars Programmed and Practiced by the Education Committee with respect to membership campaigns, education of new members, and continuing education and training of old members including the staff and officers.

Please check where applicable the implemented programs and their extent of implementation;

5 – very satisfactory 4 – satisfactory 3 – good

2 – fair 1 – fair

A. Membership Campaign

	5	4	3	2	1
1. Distribution of Cooperative brochures.	()	()	()	()	()
2. Informal oral campaigns to friend during private or public gatherings.	()	()	()	()	()
3. Posting of notices for membership campaigns in visible places	()	()	()	()	()
4. Member to member campaigns	()	()	()	()	()
5. Others: _____	()	()	()	()	()

Remarks: _____

B. Seminar to new members and old members

	5	4	3	2	1
1. Imposition of programs, policies or notices for PMES	()	()	()	()	()



These are informed through:

brochures information dissemination during lecture

posting on billboards radio

others _____ please specify

2. Conduct of PMES to new members

2a. Length of time per session

three days two days one day

less than one day others _____ please specify

2b. Origin of trainers

coop members outsiders mixed (outsider & insider)

purely EDCOM others _____ please specify

2c. Is there honoraria / compensation of trainers

yes no sometimes

2d. Others, please specify: _____

3. Subjects taught in PMES

3a. Philosophy of cooperatives

Methods of delivery: lecture discussion

others, please specify: _____

Hours of delivery less than two hours two hours or more

depends

Does the coop have modules for the subjects?

yes

no



() 3b. Objectives of the cooperative

Methods of delivery () lecture () discussion

() others, please specify: _____

Hours of delivery () less than two hours () two hours or more

() depends

Does the coop have modules for the subjects?

() yes

() no

() 3c. Duties and Responsibilities

Methods of delivery () lecture () discussion

() others, please specify: _____

Hours of delivery () less than two hours () two hours or more

() depends

Does the coop have modules for the subjects?

() yes

() no

() 3d. Principles and Practices

Methods of delivery () lecture () discussion

() others, please specify: _____

Hours of delivery () less than two hours () two hours or more

() depends

Does the coop have modules for the subjects?

() yes

() no

() 3e. Orientation on actual coop policies, practices, and programs

Methods of delivery () lecture () discussion



others, please specify: _____

Hours of delivery less than two hours two hours or more
 depends

Does the coop have modules for the subjects?

yes no

4. Subjects taught in continuing education

4a. Cooperative operation/management

Methods of delivery lecture discussion

others, please specify: _____

Hours of delivery less than two hours two hours or more
 depends

Does the coop have modules for the subjects?

yes no

4b. Orientation on coop by-laws and articles of cooperation

Methods of delivery lecture discussion

others, please specify: _____

Hours of delivery less than two hours two hours or more
 depends

Does the coop have modules for the subjects?

yes no

4c. Parliamentary procedures

Methods of delivery lecture discussion

others, please specify: _____



Does the coop have modules for the subjects?

yes

no

Remarks: _____

5. Please check the enumerated education programs of your coop (if you have) and the degree of the implementation.

	5	4	3	2	1
<input type="checkbox"/> Pre-membership education seminar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Bookkeeping and accounting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Credit management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Leadership training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Interpreting annual reports	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Educational tours	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> others, please specify: _____					

6. Information dissemination of new coop policies during general/special assemblies.

III. The following are some of the problems encountered by the EDCOM members in relation to their function. These concerns the problems on facilities, personnel development, capabilities of the cooperative education specialists, and budget.

Kindly check the problems and their degree of seriousness, where;

4 – VS (very serious)

3 – S (serious)

2 – NS (not serious)

1 – NA (not applicable)



- | | VS | S | NS | NA |
|---------------------------------------------------------------------------------------------------------|------------------------------|-----------------------------|--------------------------|--------------------------|
| 1. Lack of facilities needed during seminars | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> 1a. Lack of visual aids | | | | |
| <input type="checkbox"/> 1b. Lack of training hall/space | | | | |
| <input type="checkbox"/> 1c. lack of sound system | | | | |
| <input type="checkbox"/> 1d. Lack of training manuals on the subject matter | | | | |
| <input type="checkbox"/> 1e. lack of blackboard/writing board | | | | |
| <input type="checkbox"/> 1f. others, please specify; _____ | | | | |
| 2. Lack of human resource seminars for the improvement of officials and staff as perceived by the EDCOM | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> 2a. Lack of training for the manager | | | | |
| <input type="checkbox"/> 2b. Lack of training for the EDCOM | | | | |
| <input type="checkbox"/> 2c. Lack of training for the bookkeeper | | | | |
| <input type="checkbox"/> 2d. Lack of training for the credit committee | | | | |
| <input type="checkbox"/> 2e. Lack of training for the audit & inventory committee | | | | |
| <input type="checkbox"/> 2f. Lack of training for the board of directors | | | | |
| 3. Lack of properly trained cooperative educators | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> 3a. Boring Speakers | | | | |
| <input type="checkbox"/> 3b. Non-mastery of the subject matter | | | | |
| <input type="checkbox"/> 3c. Needs further training | | | | |
| <input type="checkbox"/> 3d. Not updated/ limited cooperative views | | | | |
| <input type="checkbox"/> 3e. Speakers can not establish contact with the participants | | | | |
| 4. Lack of budget for trainings and seminars | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> 4a. Is management allotting what is due to CETF? | | | | |
| | <input type="checkbox"/> yes | <input type="checkbox"/> no | | |



4b. Is the CETF enough to sustain your education seminar?

yes no

4c. Do you charge seminar fees?

yes no

4d. Cooperative are supposed to be self-reliant, but under the circumstances have you considered outside assistance to finance your seminar? yes no

4e. has your coop been participating in city/regional/national for a affairs or celebration? yes no

4f. were you able to afford the financial needs of at least your representative/s? yes no

