

BIBLIOGRAPHY

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ABSTRACT

This study was conducted to determine the work attitudes (cognitive, affective, and behavioral) of rank and file employees; and the level of work performance as affected by work attitudes. Employees from 6 cooperatives located in the four barangays of La Trinidad served as respondents of the study.

Majority of the respondents strongly agreed that they know the objective of their task and the department where they are assigned, that excellent job performance is given due recognition, carried out their work as to what is expected of them as employee and they get enough feedback from performance appraisal or fair performance evaluation from supervisors and believed that their work is important to the organization.

As to the level of personal, social and leadership qualities, majority of the respondents believed that they had the following qualities such as cheerful, understanding and had a good sense of humor, performing leadership role in a given assignment or task, performance on initiative, resourcefulness, innovative minds, and performing leadership role in a given assignment or task.



Majority of the respondents rating on their work performance as good in submission of reports with least mistake, can cope with problems maturely and effectively always on time in submitting report, working as team player, openness to opinion of others, accept task even if it is difficult and willing to learn and believed that they play an important role towards the realization of cooperative's success. Majority of the respondents rated themselves as excellent on their commitment to the cooperative, its people and its purpose. Only a few gave satisfactory rating for themselves as to their work performance. The performance of employees including loyalty will depend on the management of the organization.



INTRODUCTION

Rationale

John Ruskin said, “The highest reward for a person’s toil is not what they get for it, but what they become by it.” This quote from John Ruskin is absolutely true since it’s our attitude that matters most that determines our self actualization in whatever endeavor we are doing.

As a starting point for understanding the work attitude and work performance of employees, management staff must treat people as individuals, make use of each worker’s abilities, and provide for job satisfaction, plan and work together. It is also important to note that every worker shall possess a proper balance of three elements these are the skill, knowledge and proper attitudes. These three elements are also imperative in a cooperative set up in proper proportions in varying jobs.

Furthermore, the need to develop a positive attitude towards work is important for every employee. Apodaca (1997), stated that proper attitudes need to be developed by concentrating on weaknesses an individual has. Your attitude can be shown in your work. If you dislike your work, the people you work with, etc., will show in the quality of work you do. The improper attitude possessed on the job may also reflect on your social life and the friends you have. People may prefer to stay clear of you because of your attitude. I say it will also happen to clients whom employees will be dealing with everyday.

For that reason, the mission of management is to encourage and preserve the interests and expectations of its employees to work willingly and enthusiastically towards the realization of the cooperative’s goal, vision, and mission. Investment in the workforce should be maximized to ensure returns and ensure a quality tomorrow of the cooperative.



If they are left wandering in a fuzzy land, there will be tendencies that they will be working poorly and reluctantly.

With much anticipation, the study focused about the work attitudes and work performance of rank-and-file employees of selected cooperatives in La Trinidad, Benguet. It would to find out what causes a good work performance and bad performance.

Statement of the Problem

This study aimed to determine and analyze the relationship of work attitudes and performance of Rank and File employees of selected cooperatives in La Trinidad, Benguet.

Specifically, it aimed to seek the answer to the following questions:

1. What are the socio-demographic characteristics (age, civil status, and educational attainment) of rank and file employees?
2. What are the work attitudes (cognitive, affective, and behavioral) of rank and file employees?
3. What are the levels of work performance of rank and file employees?

Objectives of the Study

This study had the following objectives:

1. Determine the socio-demographic profile of rank and file employees affecting work attitudes and work performance;
2. Determine the work attitudes (cognitive, affective, and behavioral) of rank and file employees; and,
3. Determine the level of work performance as affected by work attitudes.



Importance of the Study

This topic is chosen by the researcher, “Work Attitudes and Work Performance of Rank and File Employees of Selected Cooperatives in La Trinidad, Benguet”, in order to acquire better understanding of a cooperative work environment.

The positive aspects of interpersonal relations, good work attitudes, personal and social leadership worth emulating may likewise be learned and the negative aspects can be known so that they may likewise be learned and the negative aspects can be known so that they may no longer be practiced.

The positive aspects of interpersonal relations, good work attitudes, personal and social leadership worth emulating may likewise be learned and absorbed while the negative aspects may be also discovered and exuded so that they may no longer be put into practiced.

The researcher should also try to come up with monitoring that will entail employees’ skills in their own areas of interests, areas where employees’ need to improve and immediate actions to be taken by the management. Meetings where there is an open communication should be an avenue for a systematic dialogue among everyone where from there they will try to make revisions on work attitudes.

Therefore, the researcher has taken it upon himself to do a study that will articulate the entire work attitudes and work performance of rank and file employees of selected cooperatives in La Trinidad, Benguet. So that everyone would have a better understanding about work in a cooperative setting.



Scope and Delimitation of the Study

The study dealt with the determination of the relationship of work attitudes of rank and file employees and their work performance. It dealt with three aspects such as the cognitive work attitudes, affective work attitudes, and the behavioral work attitudes. Respondents of the study were the rank and file employees, not included as respondents of the study were the managers and Board of Directors (BOD's).

The result of the study would not guarantee that it could be applicable to other cooperatives. Rather it could serve as a gate way for the conduct of a deeper and thorough analysis on the study.



REVIEW OF LITERATURE

This chapter contains the literatures which manifest relevant facts and various information from articles, studies conducted, and other sources considered relevant to the study.

Acosta (2003), in her study “Work attitudes and performance of AMA Faculty and Staff” found out that attitude affects performance. Cognitive and Behavioral attitudes are related to performance while affective attitudes are not, since affective attitudes are statistically difficult to determine. Also, socio-demographic characteristics are related to work attitudes and performance patterns.

Personnel Profile as Affected by Work

Age. A study on the competence and job performance among BENECON linemen conducted by Flores (1994) revealed that linemen who are at a younger age showed more competence and efficiency in the performance of their job.

Educational attainment. Studies of Wellmaker (1995), and Hamshari (1986), also claim that there is no significant relationship between job satisfaction and educational attainment.

Length of service. Wahayna (2003) inferred from her study that the degree of satisfaction increases as an employee stays longer in his or her profession.

Trainings and education. The Mother and Family Multi-Purpose Cooperative (MOFAMCO) based in the city of Baguio in its silver jubilee year, unveiled the continuous informal education, provision of services based on needs. (MOFAMCO magazine, April 2010)



Job efficiency. A master thesis of Oflear and Romero (2001), entitled organizational performance of the office of the provincial engineering of Albay necessitate the review of the employee responsibility and employee compensation and benefits in planning for the improvement in the degree of work efficiency of employee towards the improvement of the organizational performance.

Definition of Terms

Rank and file employees. Individuals occupying non managerial and non executive positions in the cooperative.

Work attitude. Refers to how one feels about his work and his approach towards his work.

Work performance. Relates on how one does his work and how he gets it done.

Cognitive work attitude. One's choice of action done consciously

Affective work attitude. One's emotions or feelings towards his work.

Behavioral work attitude. One's actions towards his work which is the tangible part of it.

Age. This indicates how young or old a person is, and it is expressed in years as indicated in the age bracket of the respondents that may have effect on work attitude and work performance.

Civil status. This indicates whether the respondent is single, married, widow, and separated.

Educational attainment. This indicates the accomplishment or achievement of the respondents in terms of education.



Conceptual framework

The conceptual framework of this study is shown through a diagrammatic presentation in Figure 1. This study tried to test if work attitudes are related to work performance. The diagram consists of two major components namely: work attitudes with three components: (cognitive, affective and behavioral); performance pattern includes the following aspects; work competencies, personal traits, social qualities. The cognitive are the reasons for the attitude; the affective are the emotional feelings that results from beliefs and the behavioral components are the tendencies to act in a particular way in response to feeling.

The conceptual framework of the study also considers the impact of socio-demographic aspects affecting attitudes and performance such are the age, civil status, educational attainment.

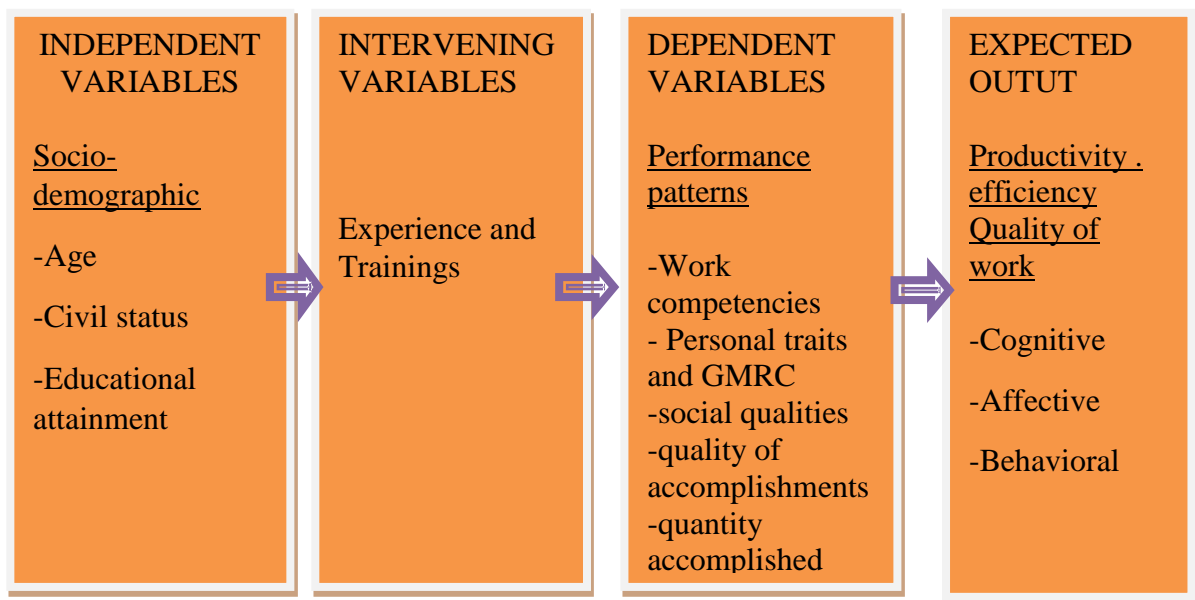


Figure 1. Conceptual framework of the study

METHODOLOGY

Locale and Time of the Study

The study was conducted within the first class municipality of Benguet - La Trinidad, comprising of 16 barangays. However, the area of study was only within its 4 barangays of Alapang, Balili, Buyagan, and Pico. It included the following cooperatives: 1) Barangay Alapang Multi-purpose Cooperative (BALMUCO), 2) Coop Bank of Benguet Employees and Friends Credit Cooperative (CBBEFMPC), 3) Benguet State University-Multipurpose Cooperative (BSU MPC), 4) Buyagan Operators and Drivers Association Multipurpose Cooperative (BODA MPC), 5) Drivers Operators Employees Residents and other Sectors Multipurpose Cooperative (DOERS MPC), and (6) Baguio Tomay Jeepney Operators and Drivers Association Multipurpose Cooperative (BATJODA MPC).

This study was conducted from November to December 2012.

Respondents of the Study

The respondents of the study were the rank and file employees of the selected cooperatives within La Trinidad. The representatives of each selected cooperatives were the bookkeeper, cashier, collector, and the general services personnel.

Data Gathering Procedure

The research was conducted with the use of structured survey questionnaire to answer the research problems raised.

A structured questionnaire was the core tool in gathering relevant data needed in this study.



Data Gathered

The data gathered were the social-demographic profile of the respondents, employee attitudes, and the personal and social qualities of the respondents.

Data Analysis

The data were tabulated and analyzed using descriptive and frequency analysis.



RESULTS AND DISCUSSION

Profile of Respondents

Table 1 presents the profile of the respondents as to their age, gender, civil status, educational attainment, position in the cooperative and employment status.

Age. Fifty percent of the respondents were aged 26-35 years old, 20.59% were aged 36-45 years old and 17.65% were 15-25 years old. The other respondents were 46 years and older. Result implies that most of the respondents were young.

Gender. There were more male respondents indicating that more male (61.76%) were in the rank and file employees in the cooperatives being studied. This maybe because three of the cooperative being studied were operators and drivers associated which the male are more knowledgeable with this kind of business, or maybe work is more fitted for male. Though, there were also 38.24% who were females mostly employed in multipurpose cooperatives.

Civil status. Half (50%) of the respondents were married, 38.24% were single and 8.82% were widow.

Educational attainment. Most (85.29%) of the respondents were college graduate as this is the requirement for the position they are holding. One has finished a Master's degree and there were 4 or 11.76% were high school. Result implies that the employees of the cooperative have finished a college degree to qualify for the position they are holding in the cooperative.

Position. Position of the respondents were the following; loan officer (8 or 23.53%), 7 or 20.59% were tellers, 6 or 17.65% were bookkeeper, and 4 or 11.76% were accountants. Other respondents were sales clerk, loan collector, teller and treasurer.



Number of years in the position. There were 14 or 41.18% of the respondents who were holding their position for 1-3 years which mean they are still new in their position. There were 10 who have been holding their position for 4 to six years, 6 or 17.65% were holding position for less than a year, and the others were holding their position for 7 years and higher.

Employment status. Majority (73.53%) were regular employees and only nine (26.47%) of the respondents were contractual.

Table 1. Profile of the respondents

PROFILE	FREQUENCY	PERCENTAGE
Age		
15-25	6	18
26-35	17	50
36-45	7	20
46-55	3	9
56-65	1	3
TOTAL	34	100
Gender		
Female	13	38
Male	21	62
TOTAL	34	100
Civil status		
Single	14	41
Married	17	50
Widow	3	9
TOTAL	34	100



Table 1. Continued...

PROFILE	FREQUENCY	PERCENTAGE
Educational attainment		
High school	4	12
College	29	85
Master's degree	1	3
TOTAL	34	100
Position		
Bookkeeper	6	18
Treasurer	3	9
Teller	7	20
Accountant	4	12
Sales clerk	3	9
Loan collector	3	9
Loan officer	8	23
TOTAL	34	100
Number of years in position		
Less than 1 year	6	18
1-3 years	14	41
4 years - 6 years	10	29
7 years - 9 years	2	6
Above 10 years	2	6
TOTAL	34	100
Employment status		
Regular	25	74
Contractual	9	26
TOTAL	34	100



Level of Work Attitudes of Employees

Table 2 shows the level of work attitudes of employees in the cooperatives studied. The respondents evaluated their self on the level of work attitudes based on statements indicated. Evaluation rating used was the following: (1) strongly disagree, (2) disagree, (3) neutral, (4) agree and (5) strongly agree (frequency and percentages shown in Appendix Table 1). Majority of the respondents strongly agreed (rating 5) that they know the objective of their task and the department where they are assigned. Majority also strongly agree that their work is important to the organization. As to how the employees should carry out their work and what is expected of them as employee, and that excellent job performance is given due recognition and same percentage agree that they get enough feedback from performance appraisal (fair performance evaluation from supervisors) majority of the respondents agreed.

On the overall description, result shows that as to the knowledge of the employees on the objective of their task and the department where they are assigned and on the importance of their work to the organization the respondents strongly agree with a weighted mean rating of 4.53. For the other aspects on work attitudes, the respondents agree on the following criteria like the goal set by the department are realistic and attainable; understanding on how they should carry out their work and what is expected of it; there are regular meetings for open communication, participation in setting goals within their immediate work environment, the materials and equipment they need to do their job are adequately supplied; enjoy in doing their job; excellent job performance is given due recognition; standards for evaluating performance are clear; they get enough feedback from performance appraisal; feedback from performance appraisal makes them understand their strengths and weaknesses; promotion is done on the standards set by the company, rather



than on “pulling strings” or “palakasan”; there is reason for the difference in the way employees are treated by the management; they have no complain regarding the reprimands they get from their supervisor; employees don’t mind working overtime when needed; they agreed that their job is challenging and physical environment is conducive for optimum performance. Overall weighted mean rating is 4.15 which imply that they agree in all the criteria and they are satisfied.

Table 2. Level of work attitude of employees

PARTICULAR	WEIGHTED MEAN	DESCRIPTION
I know the objective of my task and my department	4.53	Strongly agree
The goal set by my department are realistic and attainable	4.47	Agree
I understand how I should carry my work and what is expected of it	4.41	Agree
There are regular meetings for open communication (clarification of task, reminders, etc.)	3.82	Agree
I participate in setting goals within my immediate work environment	4.26	Agree
The materials and equipment I need to do job are adequately supplied	4.21	Agree
My work is important to the organization	4.53	Strongly agree
I enjoy doing my job	4.44	Agree
Excellent job performance is given due recognition	4.09	Agree



Table 2. Continued ...

PARTICULAR	WEIGHTED MEAN	DESCRIPTION
Standards for evaluating performance are clear	3.97	Agree
I get enough feedback from performance appraisal (fair performance evaluation from supervisors)	3.94	Agree
Feedback from my performance appraisal makes me understand my strengths and weaknesses	4.15	Agree
Promotion is done on the standards set by the company, rather than on “pulling strings” or “palakasan”	3.79	Agree
There is no reason for the difference in the way employees are treated by the management	3.94	Agree
I have no complaints regarding the reprimands I get from my supervisor	4.03	Agree
I don't mind working overtime when needed	3.65	Agree
My job is challenging	4.35	Agree
My physical environment is conducive for optimum performance	4.15	Agree
AVERAGE MEAN	4.15	Agree
Legend: SD (1) –Strongly disagree	4.51 and above – Strongly agree	
D (2) - Disagree	3.51 – 4.50 - Agree	
N (3) - Neutral	2.51 – 3.50 - Neutral	
A (4) - Agree	1.51 - 2.50 - Disagree	
SA (5) – Strongly agree	1.50 and below- Strongly disagree	



Level of Personal, Social and Leadership Qualities of Employees

The respondents rated their level of personal, social and leadership qualities (Table 3) as employees of the cooperative. Ratings used were: (1) poor, (2) satisfactory, (3) good, (4) very good and (5) outstanding (frequency shown in Appendix Table 2) Majority of the respondents believed that they have the following qualities such as cheerful, understanding and have a good sense of humor, thus, they rated their self as very good in terms of these qualities. The respondents also rated their self as very good in terms of performing leadership role in a given assignment or task. Furthermore, majority also rated their self as very good in their performance on initiative, resourcefulness, and innovative minds. Nobody rated their self-poor or satisfactory as to their personal, social and leadership qualities. There was one respondents who mentioned that the reason for rating herself as good because she just started her work in the cooperative and believe that she is able to submit work asked for her on time.

Overall rating in all the aspects is very good with an average mean rating of 4.14.

Level of Work Performance of Employees

Table 4 shows the self-rating on the work performance of employees on their work performance. Ratings used were: (1) dissatisfactory, (2) poor, (3) satisfactory, (4) good and (5) excellent (frequency and percentages shown in Appendix Table 3). Nobody of the respondents rated their work performance as dissatisfactory and some rated their self as poor, but still majority of the respondents rated their work performance as good and few excellent. For the one who rated herself poor indicated that there are times she felt so down and sometimes she cheats and depend/delegate her work to others.



Majority of the respondents rating on their work performance as good like in submission of reports with least mistake with a mean rating of 4.0; can cope with problems maturely and effectively with mean rating of 4.24, and always on time in submitting report with mean rating of 4.0. Half of the respondents rated their work performance as good in working as team player, openness to opinion of others, accept task even if it is difficult and willing to learn and believed that they play an important role towards the realization of cooperative's success. Some reasons for rating self as good were; no complain/or unpleasant comment received regarding report submitted especially appraisal report; financial statement was produced anytime it is needed; and rated self-good because still need to improve performance to meet the excellent rating.

Majority of the respondents rated their self as excellent (mean rating of 4.47) on their commitment to the cooperative, its people and its purpose. These respondents rated their self-excellent because they love their job and fully dedicate self to work for the organization to become bigger and the most successful coop ever; excellent in a sense that it reflected in the collection rate of due loans of members, understood what are being explained to them of maximizing their benefits and services of the coop, satisfied with their job and enjoy doing their task and being responsible doing their job. According to them, the main asset and objective of the coop is excellent trust of a member /investor on the best operation of the cooperative, thus, employee are highly motivated on this responsibility on the progress of a cooperative.

There were some who gave a rating to their self as satisfactory to their work performance. Overall, the respondents gave their self a rating of good as to their level of work performance.



Table 3. Level of personal, social and leadership qualities of employees

PARTICULAR	WEIGHTED MEAN	DESCRIPTION
I am very cheerful, kind, understanding and have a good sense of humor	4.06	Very good
I am patient, kind, understanding and sympathetic	4.00	Very good
I speak in a clear, pleasant and modulated voice	3.88	Very good
I am approachable, quick to sense need for guidance and assistance	4.06	Very good
I perform leadership role in a given assignment or task	4.15	Very good
I am well organized in doing things	4.21	Very good
I am open to suggestions and able to adjust in varying situations	4.15	Very good
I use time profitably in relation to work	4.26	Very good
I am dependable and responsible	4.35	Very good
I have initiative, resourcefulness and innovative mind	4.24	Very good
AVERAGE MEAN	4.14	Very good

Legend: P (1) – Poor	4.51 and above – Outstanding
S (2) – Satisfactory	3.51 – 4.50 – Very good
G (3) – Good	2.51 – 3.50 - Good
VG (4) – Very good	1.51 – 2.50 – Satisfactory
O (5) – Outstanding	1.50 and below – Poor



Table 4. Level of work performance of employees

PARTICULAR	WEIGHTED MEAN	DESCRIPTION
Ensuring that every is in proper	4.38	Good
I submit reports with least number of mistakes	4.00	Good
My area of concern is grooming every staff so that they become better resources	3.97	Good
My area of concern is managing people as a whole	3.76	Good
I contributed at least a portion of the coop's success	4.18	Good
I am always on time in submitting reports	4.00	Good
I am a team player	4.24	Good
I am open to opinion of others	4.24	Good
I am committed to the cooperative, its people and its purpose	4.47	Excellent
I have initiative, resourcefulness and innovative mind and self confidence	4.26	Good
I can cope with problems maturely and effectively	4.24	Good
I accept task even if it is difficult and willing to learn	4.26	Good
I play an important role towards the realization of coop's success	4.44	Good
AVERAGE MEAN	4.19	Good
Legend: D (1) – Dissatisfactory	4.51 and above – Excellent	
P (2) - Poor	3.51 – 4.50 - Good	
S (3) - Satisfactory	2.51 – 3.50 - Satisfactory	
G(4) – Good	1.51 - 2.50 - Poor	
E (5) – Excellent	1.50 and below- Dissatisfactory	



SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

This study “Work Attitudes and Work Performance of Rank and File Employees of Selected Cooperatives in La Trinidad, Benguet” was conducted to: determine the socio-demographic profile of rank and file employees affecting work attitudes and work performance; determine the work attitudes (cognitive, affective, and behavioral) of rank and file employees; and, determine the level of work performance as affected by work attitudes.

The study was conducted in 6 cooperatives located in the four barangays of La Trinidad, Benguet namely Alapang, Balili, Buyagan, and Pico. The cooperatives which is the subject of this study are: 1) Barangay Alapang Multi-purpose Cooperative (BALMUCO), 2) Coop Bank of Benguet Employees and Friends Credit Cooperative (CBBEFMPC), 3) Benguet State University-Multipurpose Cooperative (BSU MPC), 4) Buyagan Operators and Drivers Association Multipurpose Cooperative (BODA MPC), 5) Drivers Operators Employees Residents and other Sectors Multipurpose Cooperative (DOERS MPC), and (6) Baguio Tomay Jeepney Operators and Drivers Association Multipurpose Cooperative (BATJODA MPC). The respondents of the study were the rank and file employees of the above mentioned cooperatives. Respondents were the bookkeeper, cashier, collector, and the general services personnel of the cooperatives.

Age of respondents ranged from 18 – 45 years old and fifty percent were aged 26 to 35 years old. Most of the respondents were young employees and holding the position for less than a year to 3 years and few were 10 years and more on their position. Position of the respondents are clerk, teller, accountant, bookkeeper and loan collector. Majority of the



respondents were male indicating that more male were employed in the cooperatives being studied maybe because two of the cooperatives are in public utility vehicle operations or business. Half of the respondents were married and some were single and others were widow. Most of the respondents have finished college degree as this was the requirement for the position they are holding, one had even finished master's degree and the others were high school graduate and these are the support staff usually as messenger and utility worker. Majority were regular employees..

Majority of the respondents strongly agree that they know the objective of their task and the department where they are assigned, that excellent job performance is given due recognition, carry out their as to what is expected of them as employee and they get enough feedback from performance appraisal or fair performance evaluation from supervisors. Majority strongly agree that their work is important to the organization.

Result shows that as to the knowledge of the employees on the objective of their task and the department where they are assigned and on the importance of their work to the organization, the respondents strongly agree. On the other aspects on work attitudes, the respondents agree on the following criteria like the goal set by the department are realistic and attainable; there are regular meetings for open communication, participation in setting goals within their immediate work environment, the materials and equipments they need to do their job are adequately supplied; enjoy in doing their job; standards for evaluating performance are clear; they get enough feedback from performance appraisal; feedback from performance appraisal makes them understand their strengths and weaknesses; promotion is done on the standards set by the company, rather than on “pulling strings” or “palakasan”; there is reason for the difference in the way employees are treated by the



management; they have no complain regarding the reprimands they get from their supervisor; employees don't mind working overtime when needed; they agree that their job is challenging and physical environment is conducive for optimum performance.

As to the level of personal, social and leadership qualities, majority of the respondents believed that they have the following qualities such as cheerful, understanding and have a good sense of humor, performing leadership role in a given assignment or task, performance on initiative, resourcefulness, and innovative minds, and performing leadership role in a given assignment or task.

Majority of the respondents rating on their work performance as good in submission of reports with least mistake, can cope with problems maturely and effectively always on time in submitting report, working as team player, openness to opinion of others, accept task even if it is difficult and willing to learn and believed that they play an important role towards the realization of cooperative's success. Majority of the respondents rated their self as excellent on their commitment to the cooperative, its people and its purpose. There were some who gave a rating to their self as satisfactory to their work performance.

Conclusions

One of the factors that affects the behavior and efficiency of an employee is the organization itself, the way they treat the employees like providing orientation and training before they start with the work, maybe these are the factors that made the employees efficient in the studied cooperative. On the level of work attitudes of employees, the employees know or are aware and agree on the importance of their position and their work



in the cooperative. In all the criteria on work attitudes it can be concluded that the employees understand their role or functions in the cooperative.

On the level of personal, social and leadership qualities, the employees believed that they have the qualities and rated their self as good to outstanding, thus, can be concluded that the respondents have the qualities of the position or job required to them.

On the work performance, the employees have commitment on the cooperative including the people and purpose and therefore can conclude that their performance is good or even excellent because of their love and loyalty to the organization.

Thus, the selection of employees for the position is probably efficient or selection of employees matches the qualities required for the position, “right person for the position”, plus benefits and the good treatment of organization to its employees will make employees productive and have a good performance.

Recommendations

Based on the conclusions, it is therefore recommended that the cooperative studied should maintain or continuously improve its management practices for personnel and for other organizations to follow the strategy employed by these cooperatives.



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