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## COOPERATIVE EDUCATION AMONG THE DEPARTMENT OF AGRARIAN REFORM ASSISTED COOPERATIVES IN CAGAYAN

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**Abstract:** *The study was conducted to determine the status of cooperative education among the Department of Agrarian Reform assisted cooperatives in Cagayan. The respondents are the officers from the cooperatives assisted by the Department of Agrarian Reform Provincial Office. The descriptive-qualitative research design was used accompanied with personal interviews and focal group discussions. The data were obtained from the respondents and records of the Department of Agrarian Reform. The study revealed that most of the cooperatives are multi-purpose cooperatives. Majority of the respondents are the Agrarian Reform beneficiaries with a mean age of 44. Forty percent are college graduates and only a few have reached elementary level. The cooperative officers' participation to the mandated training curricula comprised of 33 percent board of directors and the least participant comes from the education committee. All target groups for each trainings were represented but with no perfect attendance. The respondents finished the mandatory trainings with an average cost of P1,200 per day per participant per training. The most pressing problem encountered in the conduct of the trainings is the language used in the delivery of lectures. Other problems encountered were financial difficulty among participants, venue not conducive to learning, the participants willingness. The least problem met is the accessibility of the training venue to the participants. The study revealed the adherence of the cooperatives to the mandated training curricula and the fifth cooperative principle and DAR assistance.*

**Keywords:** *Education, training, cooperatives, cooperative principle, agrarian*

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## **INTRODUCTION**

The Cooperative as an economic growth evolved out of the need of people to protect them from various economic exploitations and to provide themselves with the basic necessities in life. Thus, for each of the various economic exploitations as in the fields of credit, consumer needs or marketing, a special type of cooperative may be organized. A cooperative is an autonomous and duly registered association of persons, with a common bond of interest, who have voluntarily joined together to achieve their social, economic, and cultural needs and aspirations, making equitable contributions to the capital required, patronizing their products and services, and accepting a fair share of the risks and benefits of the undertaking in accordance with universally accepted cooperative principles.(R.A. 9520, 2008). It is a group of people who work together voluntarily to meet their common economic, social and cultural needs through a jointly owned and democratically controlled enterprise. Thus, in Cagayan Valley among the agrarian communities, a number of cooperatives have been organized purposely to help one another drag themselves out of poverty and to uplift their quality of life. However, merely organizing a cooperative is not enough, members have to be oriented as well as educated about how a cooperative works inculcating to the members the different values and principles of cooperatives they have to observe. In realizing this aspect of equipping the officers , members and incoming members on cooperative education as stated as one of the cooperative principles. The fifth cooperative principle states that a cooperative shall provide education and training for their members, elected and appointed representatives, managers and employees so that they can contribute effectively and efficiently to the development of the cooperatives. Thus, in implementing such principle, the Department of Agrarian Reform Office in partnership with the Cooperative Development Authority has provided full support to their Agrarian Reform Communities by providing education and training among elected representatives, manager and employees of the cooperative so that they can contribute effectively to the development of their cooperatives. Education and capacity building covers a wide range of issues including actions to strengthen and further develop human resources, infrastructures or organizational arrangements within a community or organization. It can also cover the development of institutional, financial, political and other resources at different levels and in different sectors of society. Successful education and capacity building lays a solid basis



for more effective and efficient services and activities. It strongly supports the development of knowledge and understanding. With these benefits derived from education and capacity building the Cooperative Development Authority issued Memorandum Circular 2011-14 s. 2011 on the Mandated Training Curricula for Cooperative officers. Aware of these needs of cooperatives, the Cagayan State University through the College of Business, Entrepreneurship and Accountancy entered into a partnership with the Department of Agrarian Reform Office to provide training and capacity building based on the needs of the DAR assisted communities. As the proponent and the implementer of the extension program, this study on Cooperative Education among DAR Assisted Cooperatives in Cagayan was done. The major objectives of the research are:

1. To profile the participants as to:
  - a. Type of Cooperatives
  - b. Category of the participants in the ARC
  - c. Gender
  - d. Age
  - e. Educational Qualification
  - f. Position in the Cooperatives
  - g. Trainings attended by the participants
2. To determine their compliance to the mandated training curricula for officers.
3. To determine the average cost of training per participant .
4. To determine the problems encountered in the conduct of education and capacity building among the participants.

## **LITERATURE REVIEW**

Education in its broadest meaning is any process by which an individual gains knowledge and insight or develops attitudes or skills. The function of education is both social and individual. Its social function is to help each individual become more effective member of society by passing along to him to lead a more satisfying and productive life by preparing him to handle new experience successfully (Sadler,1966)

The cooperative officers and management staff are individuals who accumulate knowledge and skills with the help of the training providers for cooperatives. The learning and training experience accumulated in the different trainings on the mandated training curricula



prescribe by the Authority will serve as a bridge to overcome life's circumstances and eventually become more effective officers, management staff and members of the community.

Cooperative education, as a teaching and learning strategy, has many benefits to the role players involved. (Wessels, 2007) . The value of cooperative education to individual enhances confidence, self-perception and improved social skills, greater practical knowledge and skills and more employment opportunities.

The Standard Training Curricula for Cooperatives is being prescribed by the Cooperative Development Authority pursuant to Article 44 of Republic Act No. 9520 and Rule 7, Section 5 of its Implementing Rules and Regulations (IRR), which provides that "Officers of the Cooperative shall be required to undergo necessary training conducted by cooperatives, federations and/or other trainers or training institutions duly accredited by the Authority. The training program should contain the minimum requirements in the module/curriculum as prescribed by the Authority..."

This training curriculum focuses on the development of competencies of the cooperative officers for them to effectively perform what is expected and required of them in the cooperative. The CDA developed this in partnership with the Coop Education Forum (CEF). Workshops and write shops involving cooperative officers and trainers were conducted to identify and come up with competency standards for each cooperative officer. Based on the competencies identified, a training curriculum for each of the training courses provided in RA 9520 was developed.(MC 2011-14)

David Pollitt(2008) in his research emphasized that training accounts for big improvements at Fairbairn private bank. He reviewed that that a bank "shop window"-its customer service center was transformed by a training initiative that changed staff attitudes and behavior and embedded a new client-centered approach in the organizational culture. .At the end of 199, Fairbairn Private Bank introduced a five-year program of change, with a strong training focus. The principal aim was to improve employee morale, make better use of new technology and above all, "to service clients better than any other financial-services organization" .the training has also enabled new standards of service to be introduced: 98 percent of calls are now answered with three rings and only 2 percent of call are missed. A client survey has shown that 98 percent of respondents are more than satisfied with the



standard of service, and 99 percent with the speed of answering telephones. Finally, the customer service center has evolved into a center of excellence, setting very high standards of service undoubtedly because of the bespoke angle of the training program.

D.A. Olaniyan and Lucas B. (2008) in their study claimed that the need for improved productivity has become universally accepted and that it depends on efficient and effective training is not less apparent. It has further become necessary in view of advancement in the modern world to invest in training. Thus, the role played by staff training and development can no longer be over-emphasized. Staff training and development based on the premise that staff skills need to be improved for organizations to grow. Training is a systematic development of knowledge, skills and attitudes required by employees to perform adequately on a given task or job.

## **RESULTS**

Most of the participants are multi-purpose cooperatives. Majority of the participants/respondents are the Agrarian Reform Beneficiaries. Fifty one percent of the Agrarian Reform Beneficiaries are female while forty nine percent are males which is the reverse for the Non Agrarian Reform beneficiaries.

The mean age of the respondents is 44 with 23 as the youngest and 72 being the oldest. On educational attainment forty four percent are college graduate with only one percent of the respondents having attained an elementary level.

As to cooperative officers' attendance on the mandatory trainings, thirty three percent comes from the board of directors and the education committee having the least number of participants. All the remaining mandatory trainings needed for the officers were provided by the Department of Agrarian Reform in partnership with the Cooperative Development Authority and the Cagayan State University.

In all the trainings conducted, members of the board of directors are always represented even if they are not required for such training. All the cooperative officers required for trainings were represented, however no perfect attendance was met for any particular training.

As to the average cost per training per participant per day it amounted to one thousand two hundred pesos(P1,200) which covered meals snacks and accommodation.



The most pressing problem encountered in the conduct of training is on the language used in the delivery of lectures. The least problem encountered is the distance of the training venue.

## DISCUSSION OF FINDINGS

The table shows that majority of the cooperatives under the Department of Agrarian Reform are multi-purpose cooperatives. As multi-purpose cooperatives two or more types of services are offered by cooperatives such as credit, selling of inputs, etc. There are 2 cooperatives for each type, each organized as farmers' cooperative and marketing cooperatives and 1 each for credit cooperative and a producers' cooperative.

**Table 1. Participants according to type of Cooperatives**

Name of Cooperative	Frequency	Percent
Multipurpose Cooperative	24	80
Farmers' Cooperative	2	7
Marketing Cooperative	2	7
Credit Cooperative	1	3
Producers' Cooperative	1	3
Total	30	100

The table below shows that there were 338 ARB participants on the trainings conducted while there were 166 participants from the Non ARB group. This reveals that most of the participants/officers are Agrarian reform beneficiaries.

**Table 2. Participants as to category in ARC**

Category in ARC	Frequency	Percent
	ARB	338
Non ARB	166	33
Total	504	100

As to gender, the table shows that forty nine percent (49%) are males and fifty one percent (51%) are females among the ARB respondents. On the part of the Non-ARBs fifty one percent are males and forty nine percent (49%) percent are females. It further shows that there are more females among the ARB respondents as compared with the Non-ARB respondents.



**Table 3. Participants as to Gender**

Gender	ARB		Non-ARB	
	Frequency	Percent	Frequency	Percent
Male	165	49	85	51
Female	173	51	81	49
Total	338	100	166	100

As gleaned from the table, it shows that the mean age of the respondents is 44 with age 23 as the youngest and 72 as the oldest. This shows that most of the respondents are at their middle ages capable of making contributions in terms of educating other members.

**Table 4. Participants as to Age**

Age Bracket	Frequency	Percent
71 and above	10	2
66 -70	17	3
61 - 65	54	11
56 - 60	40	8
51 - 55	88	17
46 - 50	82	16
41 - 45	54	11
36 - 40	44	9
31 - 35	61	12
26 - 30	29	6
25 and below	25	5
Total	504	100

As to educational attainment, the table shows forty four percent are college graduates with business administration, Commerce, Cooperatives, engineering, computer technology , priesthood, education and agriculture as the degrees finished. Sixteen percent comprises high school graduates while thirteen percent have reached college level. Nine percent are done with their elementary education . There were three percent of the respondents who were done with their post graduate studies particularly in Divinity and Master in Public Administration. Only one percent of the respondents reached the elementary level of education. This shows that most of the respondents are very much capable of performing their roles as officers and members in their respective cooperatives.



**Table 5. Respondents Distribution as to Educational Qualification**

Educational Attainment	Frequency	Percentage
Post Grade	15	3
College Graduate	223	44
College Level	65	13
Vocational Graduate	32	6
High School Graduate	82	16
High School Level	38	8
Elementary Graduate	43	9
Elementary Level	6	1
Total	504	100

Table 6 shows that thirty three and one third percent of the participants are members of the board of directors, fourteen percent comprises the audit and inventory committee while eleven percent comprise of the treasurers. It can be gleaned that the least participants on the mandated trainings for cooperative officers are the officers from the Education committee. It was also observed that there were participants on the trainings which were not the target participants for the training such as the second liner and the loan officers. Based on interview each cooperatives are given slots for the participants, hence if the cooperative cannot meet the slots, they send second line officers or interested members in preparation for their becoming an officer.

**Table 6. Participants as to Position in the Cooperative**

Position in the Cooperative	Frequency	Percentage
Board of Directors	168	33.33
Audit and Inventory	72	14
Credit Committee	13	3
Treasurer	53	11
Election Committee	27	5
Secretary	30	6
Manager	49	10
Mediation Committee	4	.8
Ethics Committee	4	.8
Loan Officers	12	2
Bookkeepers	33	7
Education Committee	6	.1
Second Liner	33	7
Total	504	100



With regards to the trainings attended by the cooperative officers, it could be gleaned from the table below that of the ten trainings conducted, the training on records management got the highest number of participants and the training on audit management got the least number of participants. These trainings are the mandated training by the authority to prepare the officers in their respective positions.

**Table 7. Trainings undertaken by the cooperative officers**

Title of Training	Frequency	Percentage
Audit Management	25	5
Rules Formulation	37	7
Basic Accounting for Non Accountants	50	10
Entrepreneurial and Business Management	34	7
Parliamentary Procedures	43	9
Cooperative Standards	50	10
Conflict Management	64	13
Strategic Planning	55	11
Records Management	103	20
Internal Control	43	8
Total	504	100

Table 8 shows the trainings and the participants for every training curricula. The highlighted cooperative officers and figures are those required to attend the trainings. On Audit management, only the Board of Directors are required to attend. However, of the 25 expected board of directors, only 10 attended such training. Such observation and practice on the first training holds true on the other trainings in as much as these are the cooperatives covered under batch 1. They are expected to finish all the 14 mandatory trainings. It further shows that the required participants on the specific trainings attended but are limited in number, hence, other officers including second liners were allowed as participant on the trainings. This is one way of maximizing resources as well as developing other officers to be prepared for other positions in the cooperatives. Of the total participants, on audit management, only 10 participants came from the target groups which is equivalent to 40 percent. While on Rules formulation, there were 13 out of 34 who attended the training. On Basic accounting only 18 out of 50 expected trainee attended the training. Based on interview, not all target participants attend trainings even if these are the mandated training curricula because of problem on time and schedule. Some of the officers have works to do on the scheduled trainings.



**Table 8. Trainings and Cooperative Officers Attendance**

Cooperative Officers	Audit Management		Rules Formulation		Basic Accounting	
	No.	Percent	No.	Percent	No.	Percent
<b>Audit and Inventory</b>	<b>10</b>	<b>40</b>	3	9	<b>9</b>	<b>18</b>
Board of Directors	6	24	11	32	10	20
Bookkeeper	1	4	1	3	8	16
<b>Treasurer</b>	3	12	3	9	<b>9</b>	<b>18</b>
Manager	1	4	2	6	4	8
Credit	2	8			1	2
Education			1	3		
<b>Election</b>			<b>13</b>	<b>38</b>	2	4
Second Liner	2	8			4	8
Secretary					3	6
Total	25	100	34	100	50	100

Tables 10 , 11 and 12 shows the different participants on the required trainings. Although the required participants meet the highest number of participants, still the expected attendees are not complete in number to meet the expected participants per training. The highlighted cooperative officers are the required officers for the different trainings with the corresponding participants in every training. The different cooperatives served by the Department of Agrarian Reform Office in order to maximize the privileges and services provided to them send other participants for future purposes. It can also be gleaned from the table that the officers value trainings that is why even second liners are sent for trainings. This is an evidence that officers are also future oriented.

**Table 10. Trainings and Cooperative Officers Attendance**

Cooperative Officers	Entrepreneurial & Business Management		Parliamentary Procedures		Cooperative Standards	
	No.	Percent	No.	Percent	No.	Percent
<b>Manager</b>	<b>13</b>	<b>38</b>	4	9	<b>6</b>	<b>12</b>
<b>Board of Director</b>	11	32	<b>23</b>	<b>53</b>	10	20
<b>Treasurer</b>	3	9	3	7	<b>6</b>	<b>12</b>
<b>Secretary</b>	3	9	<b>3</b>	<b>7</b>	5	10
Bookkeeper	4	12	2	5	5	10
Audit & Inventory			1	2.33	<b>10</b>	<b>20</b>
Credit			1	2.33	3	6
Election			1	2.33	1	2
Second liner			5	12	4	8
Total	34	100	43	100	50	100



**Table 11. Trainings and Cooperative Officers Attendance**

Cooperative Officers	Conflict Management		Strategic Planning		Records Management	
	No.	Percent	No.	Percent	No.	Percent
<b>Board of Directors</b>	<b>38</b>	<b>59</b>	<b>37</b>	<b>63</b>	14	13
<b>Ethics</b>	<b>4</b>	<b>6</b>			<b>1</b>	<b>.10</b>
<b>Audit</b>	4	6	7	12	<b>13</b>	<b>13</b>
<b>Treasurer</b>	3	5	4	7	<b>17</b>	<b>16</b>
Second Liner	6	9	5	8	12	12
Secretary	3	5	1	2	<b>12</b>	<b>12</b>
<b>Manager</b>	<b>4</b>	<b>6</b>	<b>3</b>	<b>5</b>	6	6
Bookkeeper	1	2	2	3	5	4.8
Credit	1	2			5	4.8
Education					5	4.8
Mediation					4	3.8
<b>Election</b>					<b>10</b>	<b>10</b>
Total	64	100	59	100	104	100

**Table 12. Training and Cooperative Officers Attendance**

Internal Control		
Cooperative Officers	Frequency	Percent
Board of Directors	10	23
<b>Audit</b>	<b>15</b>	<b>35</b>
Manager	6	14
Treasurer	4	9.30
Credit	1	2.33
Bookkeeper	4	9.30
Second Liner	3	7
Total	43	100

Based on interview with the training focal person, the average cost per trainee amounted to one thousand two hundred pesos per day(P1,200) which includes the accommodation, training materials and food. In the implementation of the mandated training curricula for cooperative officers, the Department of Agrarian Reform- Cagayan Province entered into partnership with the Cooperative Development Authority. The two agencies shoulder the expenses for the trainees except the transportation cost which serves as the counterpart of the trainee.

It can be gleaned from the table that the most pressing problem encountered in the conduct of the seminar is the language used in the delivery of lectures by the resource speakers.



Based on interview with the participants, they prefer that the lectures should be in Ilocano so that they would clearly understand and appreciate the trainings. Although 40 percent of the participants are college graduate, Ilocano lectures are preferred. They are hesitant to ask questions for fear of making mistakes on how they state their questions. Financial difficulty ranks as the second problem encountered in the conduct of the training. Despite that the participants are only ask to shoulder their transportation expenses , still they find difficulty because most of them comes from the low level income groups. Three hundred eighty nine cooperative officers claimed that the venue is not conducive for learning. Based on our discussions and observations with the participants, they are never contented with the venues of their trainings. The location of the venue is also a problem to participants because some of them have children and other concerns in their own homes.

**Table 13. Problems encountered in the conduct of the Trainings.**

Problems Encountered	Frequency	Rank
Training duration involves 2-3 days.	350	6
Venue is not conducive for learning.	389	3
Unavailability of the participants.	368	5
Target participants not willing to attend trainings.	285	8
Lectures are delivered in English making it difficult for participants to understand.	485	1
Financial difficulty among participants	420	2
Venue is to far from the trainees	305	7
Trainings are usually live in	367	4

- Multiple responses

## CONCLUSIONS:

1. Most of the participants are multi-purpose cooperatives with the producers' cooperative as the least type of cooperative.
2. Majority of the respondents are Agrarian Reform Beneficiaries.
3. Fifty one percent of the Agrarian Reform Beneficiaries are female while forty nine percent are males which is the reverse for the Non Agrarian Reform beneficiaries.
4. The mean age of the respondents 44 with 23 as the youngest and 72 being the oldest.
5. As to educational attainment forty four percent are college graduate with only one percent of the respondents attaining only elementary level.



6. As to cooperative officers attending the mandatory trainings thirty three percent comes from the board of directors and the education committee having the least number of participants.
7. All the remaining mandatory trainings needed for the officers were provided by the Department of Agrarian Reform in partnership with the Cooperative Development Authority.
8. In all the trainings conducted the board of directors are always represented even if they are not required for such training.
9. All the cooperative officers required for trainings are represented but no perfect attendance.
10. The average cost per training is P1,200.
11. The most pressing problem encountered in the conduct of training is on the language used in the delivery of lectures.
12. The least problem encountered is the distance of the training venue.

#### **RECOMMENDATIONS:**

1. Trainings conducted should consider the participants' level of education. The common dialect used in the community should be the dialect use by the lecturer to make the training more effective.
2. Officers especially the target group should actively participate in trainings to qualify them in their positions.
3. Continuous education should be given importance by the participants.

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