



More than just a movement: Capacitating cooperatives in Negros Occidental of Region VI

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ABSTRACT

The government, along with all of its branches, subdivisions, instrumentalities, and agencies, is required by Republic Act 9520's Article 2 to guarantee that technical assistance, financial support, and other services are provided to cooperatives in order to help them grow into sustainable businesses and, in turn, create a strong cooperative movement free from any restrictions that could compromise the autonomy or organizational integrity of cooperatives. This study determined the extent of thirty (30) Negros Occidental cooperatives' compliance with training and the extent of the cooperative performance in governance and management using standardized instruments. The result of the quantitative aspect was further validated using open – ended questions, the responses to which were gathered using Focus Group Discussion (FGD) and face-to-face interviews. A descriptive quantitative-qualitative research design was used. Statistical analyses required the use of frequency, percentage, and Chi-square. Results revealed that the majority of the participants in this study were Multipurpose Cooperatives, cooperatives with longer years of existence, and small cooperatives. Availability of funds, lack of time, and lack of training needs assessment were attributed by the cooperatives as factors for their non-compliance to mandatory and optional training. Majority of cooperatives performed to a great extent in governance and management. No significant relationship between the extent of compliance to mandatory training; optional training; and the extent of performance in governance and management at 0.05 level of significance. It is concluded that there is a need to improve the extent of compliance to the cooperatives to both mandatory and optional training as well as their performance to governance and management. It is recommended that the CDA consider reviewing the practices of cooperatives in the utilization of the CET Fund to ensure that this is used solely for training and seminars of officers, management staff, and members of the cooperatives.

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INTRODUCTION

The Cooperative Development Authority promulgated the revised guidelines on implementing the training requirements of cooperative officers (MC NO. 2015 – 09 Series of 2015). The essence is to meet the challenges posed by the dynamism of today's workplace. Hence, training and development should enhance the knowledge, skills, and attitudes of the officers and employees to improve cooperatives' performance. The study was conducted in the province of Negros Occidental, which is strategically located at the heart of the Philippines, the researcher took an interest in conducting this research to bring concepts of cooperation into discussion inside and outside the classrooms, thus providing outcomes-based education which is relevant to the needs of the community, conducting this research will support the initiative of the CDA in engaging partnership with the Academe, specifically in research, and conducting training for trainers.

Article 2 of the Republic Act 9520 states that the government and all its branches, subdivisions, instrumentalities and agencies shall ensure the provision of technical guidance, financial assistance, and other services to enable said cooperatives to develop into viable and responsive economic enterprises and thereby bring about a strong cooperative movement that is free from any conditions that might infringe upon the autonomy or organizational integrity of cooperatives.

In cooperatives, attitudinal concerns can refer to organizational modifications that facilitate the receiving, discussion, and creation of rules and procedures that, when put into practice, result in improved governance. Better governance can be attained through creating and implementing policies that call for knowledgeable, capable, and dedicated members, as well as a Board of Directors and management with an eye on the cooperatives' and their members' futures. Therefore, capacity building serves as a catalyst for member-centered, cooperative, sustainable development.

Capacity has a broad meaning; for some people, it is referred to as the growth and development of the potential or the ability to act or function (Emejulu Gerard, et.al, 2019). Nwankwo, Frank, PhD., Olabisi, Taiwo Abdulahi, Onwuchekwa, Faith,(2017) prove that this study conducted among the multipurpose cooperative societies in Osun State, reveals that capacity-building activities are well-established in these cooperatives. Strategic planning, effective financial management and record-keeping, capital formation, policy formulation and implementation, business integration and diversification, good governance and democratic control, and regular internal control, evaluation, and performance assessment are a few of these well-established capacity-building activities. This demonstrated that increasing capacity is an essential component of the cooperative's day-to-day operations.

This research focused on capacitating cooperative management through mandatory and optional training as mandated by the Cooperative Development Authority. The respondents were the Multiple Purpose and Agrarian Reform Cooperatives from the northern and southern parts of the province of Negros Occidental, which complied with the data needed by the researcher in this study.

The study is anchored in the Human Capital Theory which is suited to present insights concerning capacitating cooperative management which is most appropriate to the investigation of this research which stresses the significance of education and training as the key to participation in the new global economy (Almendarez, 2016). The Organization of Economic Cooperation and Development (OECD), in one of its recent reports, explains internationalization in higher education as a component of globalization. The OECD also confidently asserts that internationalization is a means to improve the quality of education. The overall economic performance of the OECD countries is directly based on their stock knowledge and their learning capabilities. The OECD is attempting to produce a new role for education regarding the human capital subjects required in globalized institutions (Almendarez, 2016).

According to the human capital idea, investing in human capital will produce more notable economic results. An extension of the capital idea, human capital theory is a framework that looks at the connection between economic

progress, social well-being, and education. It makes the argument that investing in health, education, and job training will pay off financially and socially both for individuals and society as a whole (Netcoh, 2016). In a similar vein, Will Kenton (2019) defined human capital as the economic worth of an employee's experience and skill set. Human capital is an intangible asset. This intangible asset comprises intelligence, skills, education, training, health, and other attributes that are valued by employers, like loyalty and timeliness.

But human capital encompasses more than just the labor of individuals who work for a company; it goes deeper than that. What might make the organization successful is the whole package of intangible traits such individuals bring to the table. Education, talent, experience, inventiveness, personality, physical well-being, and moral character are a few of these. Over time, organizations, their clients, and employees gain from a joint investment by employers and employees in the development of human capital, but society also gains from this.

OBJECTIVES OF THE STUDY

This research aimed to determine the profile of the cooperatives in terms of their type, years of existence, and classification, Further, to determine the cooperatives' extent of compliance to training (mandatory and optional), and the extent of their performance in governance and management when they are taken all together and when they are grouped according to selected variables. Furthermore, this research also aimed to determine if there is a significant relationship between the extent of compliance with training and the extent of their performance. Also, this study aims to determine that cooperatives are more than just a movement. This study aims to emphasize that cooperatives are integral to economic and social progress.

MATERIALS AND METHODS

This study utilized a descriptive quantitative-qualitative research design. This research design is most appropriate because this study aimed to determine the extent of the cooperatives' compliance with training and the extent of the cooperatives' performance in governance and management. The researcher validated further the results of the quantitative aspect through face-to-face interviews and Focused Group Discussion.

The respondents of this study were the cooperatives of Negros Occidental that have submitted to the CDA the mandatory reports namely, The Governance and Management Audit Working Paper (Performance Audit Report), and List of Officers and Training Undertaken/Completed during the fiscal year 2018. The province of Negros Occidental has a total land area of 7,802.54 square kilometers (3,012.58 sq mi).

ETHICAL CONSIDERATIONS

The inclusion of the participants in this study was voluntary, and they were informed of the goals of the study. Since the participants were underage, informed consent for human participation in research was given to the participants. Aside from that, participants' privacy and identity were protected by the researcher. Also, their answers to the survey questionnaire were guaranteed full confidentiality. More so, to improve the credibility of the study, truthfulness, and trustworthiness was practiced in the presentation of data.

RESULTS AND DISCUSSION

Table 1: Cooperative Profile

Grouping Variables	Frequency (f)	Percent (%)
<i>Type</i>		
MPC	18	60
ARC	12	40
<i>Years of Existence</i>		
Shorter (18 years and below)	14	47

Longer (19 years and above)	16	53
<i>Classification</i>		
Micro	2	7
Small	16	53
Medium	5	17
Large	7	23
Total	30	100

The primary concern of this study was to determine the profile of the cooperatives in terms of their type, years of existence, and classification, The result revealed that in terms of type, sixty percent are multipurpose cooperatives and 40% are agricultural cooperatives It also indicates that 53% of the cooperatives are operating for 19 years and above; while, 47% are operating for 18 years and below. Further, 7% of the cooperatives are micro cooperatives, 53% are small cooperatives, 17% are medium cooperatives, and 23% are large cooperatives. It can be concluded that the majority of the cooperatives participating in this study are Multipurpose Cooperatives, cooperatives with longer years of existence, and small cooperatives.

Table 2. The Extent of Compliance of Cooperatives in Mandatory Training

Grouping Variables	Extent of Compliance				
	NE f %	LE f %	ME f %	GE f %	Total f %
<i>Type</i>					
MPC	4 22	3 17	5 28	6 33	18 100
ARC	2 17	6 50	4 33	0 0	12 100
<i>Years of Existence</i>					
Shorter (18 years and below)	3 21	5 36	5 36	1 7	14 100
Longer (19 years and above)	3 19	4 25	4 25	5 31	16 100
<i>Classification</i>					
Micro	0 0	1 50	1 50	0 0	2 100
Small	4 25	7 44	4 25	1 6	16 100
Medium	1 20	1 20	2 40	1 20	5 100
Large	1 14	0 0	2 29	4 57	7 100
Total	6 20	9 30	9 30	6 20	30 100

Table 2 displays that as a whole, 20% of the cooperatives comply with mandatory training to a great extent, but 20% of them do not comply. Thirty percent (30%) complied with a moderate extent, and 30% complied with a low extent. This result implies that 80% of the cooperatives do not comply with the required mandatory training to a great extent. Further, the findings show that the MPC performed better than the ARC, and cooperatives with longer years of existence performed better than those with shorter years of existence. Large cooperatives have better compliance than medium, small, and micro cooperatives. Anania and Rwekaza,(2018) supported this recent finding when they asserted that education and training are important in making Savings and Credit Cooperative Societies strong and perform better, so it is imperative to train and educate cooperative members to enhance their capacity to bring optimum results and promote sustainability, however, large membership and availability of funds hindered the effective provision of education and training.

In terms of the type of cooperatives, 33% of the MPCs complied greatly while none of the ARCs complied to a great extent. Further, 22% of the MPCs and 17% of the ARCs have not complied with the mandatory training. This means that these cooperatives do not comply with any mandatory training. Moreover, 14% of cooperatives that have been existing for 18 years and below and 16% of cooperatives that have been existing for 19 years and above comply to a great extent. Twenty-one percent (21%) of the cooperatives that have been existing for 18 years and

below and 19% of cooperatives existing for 19 years and above have no extent of compliance. These findings show that the longer the cooperatives have existed, the more training they have attended.

The UNDP, which insisted that capacity building can be seen as a process by which groups, organizations, institutions, and societies increase their abilities to a) Perform core functions, solve problems, define and achieve objectives, is noteworthy evidence in support of this finding. b) Recognize and address their development needs in a way that is both sustainable and comprehensive. According to UNDP, building capacity is the process by which people, groups, and societies acquire, fortify, and preserve the ability to establish and meet their long-term development goals. Transformation is a key component of the UNDP capacity development approach. An activity must result in the change created and supported by UNDP in order to satisfy the standards of capacity development. When classified as large, medium, small, and micro cooperatives, fifty-seven (57%) of the large cooperatives, twenty (20% of the medium cooperatives, 6% of the small cooperatives, and none of the micro cooperatives comply with a great extent. Also, 25% of the small cooperatives, 20% of the medium cooperatives, 14% of the large cooperatives, and none of the micro cooperatives have compliance with mandatory training.

Table 3. The Extent of Compliance with Optional Training

Grouping Variables	Extent of Compliance				
	NE f %	LE f %	ME f %	GE f %	Total f %
<i>Type</i>					
MPC	1 6	15 83	2 11	0 0	18 100
ARC	1 8	11 92	0 0	0 0	12 100
<i>Years of Existence</i>					
Shorter (18 years and below)	2 14	11 79	1 7	0 0	14 100
Longer (19 years and above)	0 0	15 94	1 6	0 0	16 100
<i>Classification</i>					
Micro	0 0	2 100	0 0	0 0	2 100
Small	2 13	13 81	1 6	0 0	16 100
Medium	0 0	4 80	1 20	0 0	5 100
Large	0 0	7 100	0 0	0 0	7 100
Total	2 7	26 86	2 7	0 0	30 100

The results revealed that in terms of optional training, 86% of the respondents as a whole complied to a low extent. The table above also shows that none of the respondents complied to a great extent. It is also noteworthy to mention that 7% of the cooperatives do not comply with the optional training. This means that these cooperatives have not undergone any optional training. This result strongly implies that cooperatives that participated in this study are non-compliant with the 18 optional pieces of training. When the cooperatives are grouped into types, 83% of MPC and 92% of ARC complied with optional training to a low extent. Eleven percent (11%) of the cooperatives classified as MPC complied to a moderate extent.

Moreover, 6% of the Multipurpose Cooperatives and 8% of Agrarian Reform Cooperatives have not experienced any optional training. Seventy-nine percent (79%) of cooperatives that have been existing for a shorter period and 94% of cooperatives that have been existing for a longer period exhibit a low extent of compliance with optional training. It is also important to note, that all cooperatives existing for a longer period have undergone at least one optional training; in contrast, 14% of the cooperatives existing for a shorter period have not experienced any optional training. In terms of classification, 100% of micro and large cooperatives, 81% of small cooperatives, and 80% of medium cooperatives are compliant to a *low extent*.

Further, (13%) of small cooperatives have shown no extent of compliance with optional training. This finding further shows that the MPC complied better than the ARC. Cooperatives with longer years of existence complied

better than the ones with shorter years of existence. Medium cooperatives comply better than small cooperatives, while large and micro cooperatives have the same extent of compliance. This finding implies that optional training might not have been considered by the officers as necessary in the sense that there was no training needs assessment conducted, which would have identified the training needed by them. As a support to this finding, it is noteworthy to mention Anania and Rwekaza (2018), who found that the provision of education and training to the SACCOS is influenced by the training needs existing in a certain period; that the prevailing training needs have been crucial in determining what training to be done, who should be attending, where should the training be held, who is facilitating the training.

Table 4. The Extent of Performance in Governance

Grouping Variables	Extent of Performance				
	NE f %	LE f %	ME f %	GE f %	Total f %
<i>Type</i>					
MPC	0 0	3 17	4 22	11 61	18 100
ARC	0 0	3 25	8 67	1 8	12 100
<i>Years of Existence</i>					
Shorter (18 years and below)	0 0	5 36	4 28	5 36	14 100
Longer (19 years and above)	0 0	1 6	8 50	7 44	16 100
<i>Classification</i>					
Micro	0 0	1 50	0 0	1 50	2 100
Small	0 0	5 31	10 63	1 6	16 100
Medium	0 0	0 0	2 40	3 60	5 100
Large	0 0	0 0	0 0	7 100	7 100
Total	0 0	6 20	12 40	12 40	30 100

Table 4 reveals that as a whole, 40% of the cooperatives perform to a great extent; another, 40% perform to a moderate extent; and 20% perform to a low extent. In terms of type, the majority (61%) of the MPCs perform to a great extent; while the majority (67%) of ARCs perform to a moderate extent. This result indicates that MPCs perform better than ARCs. Cooperatives with longer years of existence perform better than those with shorter years of existence. Large cooperatives perform better than medium cooperatives and small cooperatives perform better than micro cooperatives.

Table 5. The Extent of Performance in Management

Grouping Variables	Extent of Performance				
	NE f %	LE f %	ME f %	GE f %	Total f %
<i>Type</i>					
MPC	0 0	4 22	3 17	11 61	18 100
ARC	0 0	4 33	7 58	1 8	12 100
<i>Years of Existence</i>					
Shorter (18 years and below)	0 0	5 36	4 28	5 36	14 100
Longer (19 years and above)	0 0	3 19	6 37	7 44	16 100
<i>Classification</i>					
Micro	0 0	1 50	0 0	1 50	2 100
Small	0 0	7 44	8 50	1 6	16 100
Medium	0 0	0 0	2 40	3 60	5 100
Large	0 0	0 0	0 0	7 100	7 100
Total	0 0	8 27	10 33	12 40	30 100

Table 5 shows that in terms of the cooperative's Performance in Management as a whole, 40% of the cooperatives perform to a great extent; 33% perform to a moderate extent, 27% perform to a low extent, and none of the cooperatives has no extent of no compliance. As shown in the table, this finding reveals that the MPCs perform better than the ARC. Cooperatives with longer years of existence perform better than those with shorter years of existence. Large cooperatives perform better than medium, small, and micro cooperatives.

Table 6. Relationship Between the Extent of Compliance and Extent of Performance of Cooperatives

Paired Variables	Governance				Management			
	N ²	df	p-value	Interpretation	N ²	df	p-value	Interpretation
Mandatory Training	7.361	6	0.289	Not Significant	7.736	6	0.258	Not Significant
Optional Training	2.308	4	0.679	Not Significant	2.212	4	0.697	Not Significant

Table 6 reveals those significant relationships between the extent of compliance with mandatory training; optional training and the extent of performance in governance and management at 0.05 level of significance, do not exist. The table also reveals those significant relationships between the extent of compliance with mandatory training; optional training; and the extent of performance in governance and management at a 0.05 level of significance, do not exist. Further, non-compliance with the required number of mandatory and optional training does not hinder the cooperatives from performing in governance and management to a great extent. Hence, the hypothesis formulated in this regard is accepted.

The results strongly suggest that training, either mandatory or optional, does not guarantee a great extent of performance. However, the present study does not discredit the importance of training. Training is important because the result of the study revealed that those whose percentages of compliance with training are great, perform better in governance and management than those with low or no extent of compliance with training. However, factors are influencing the effect of training on performance.

Human capital is an intangible asset or attribute that isn't shown on a company's balance sheet, according to Will Kenton (2019). It falls under the category of a worker's experience and skill set's economic worth. This encompasses resources like education, training, intelligence, skills, health, and other qualities that companies value like loyalty and punctuality. However, new research indicates that the process of forming human capital also heavily depends on the quality of education, including how and when it is invested in.

Paulo Anania and Gratian Cronery Rwekaza (2018) state that to improve the performance of various kinds of organizations globally, including cooperatives, is the provision of education and training to enable the implementation of daily activities. Therefore, it is important to train cooperative members to enhance their capacity to bring optimum results and promote the sustainability of their organizations

This study's findings can also aid in the creation of more effective policies by assisting decision-makers in determining the qualities and quantities of education and training, for example, that are most important in achieving goals like higher levels of civic engagement and economic growth. The fact that human capital deteriorates due to unemployment, accidents, mental illness, or the incapacity to keep up with innovation is another thing to take into account. Like anything else, human capital is not immune to depreciation. Another concern of the study was to determine the answers to the question: Why is a cooperative more than just a movement? The synthesis of the answers of the respondents during the face-to-face interview and Focused Group Discussions, is presented below:

The respondents' responses to the question about their views on the question: **Do/does the training(s) significantly change your judgment of the practices in cooperatives as more than just a movement**, were summed up as follows:

Training offers new knowledge, which provides the respondents better understanding of cooperatives. With training, most respondents realized that a cooperative is not just for borrowing money, but is an organization that improves their socio-economic status. Also through training, the respondents learned to support the development of the cooperative by assisting the community. Moreover, cooperative members who attended the training have become more empathetic to other people, especially to their co-members. Because of training, the personnel have been becoming more responsible and focused on the things that the members need and not on how to gain profit alone.

Besides, two notable answers coming from interviewees are worth sharing. One interviewee's answer to the question: Do the training(s) significantly change your judgment of the practices in cooperatives as more than just a movement? The respondent honestly said, "Yes", it cannot be denied that training changed my perspectives as an officer of the cooperative. With the training, specifically on the fundamentals of cooperatives and other mandated and optional training, I realized that I have practices that are not in keeping with what is required. Sometimes, I have to bend some policies and principles learned from the training because it is challenging to delineate my position as an officer and at the same time as a member. Being one of the leaders of my cooperative is not easy because as an officer I have time a member of the cooperative for more than twenty years, I have to look into how the cooperative should be managed. I should perform my duties and responsibilities to sustain its existence and also empathize with the members, that is, thinking about how the cooperative would grow and at the same time looking at the side of the members who are not so blessed financially. Hence, training, and development should enhance and increase the knowledge, skills, and attitudes of the officers and employees to improve the performance of the cooperatives.

The second interview question is: Why should the cooperatives foster social, economic, and environmental knowledge and practices making them well-placed to support the achievement of sustainable development? To this question, the typical answer is that: Cooperatives do not only focus on profit but also help the community. The cooperative needs these three elements to focus on for the well-being of every individual around the cooperative: Social relation of every member towards the group, economic or business and life of the cooperative, and environmental knowledge which means protecting our surroundings or nature.

Cooperatives should encourage more people to join the cooperative movement because it can help not only its members but also the people around the cooperatives. It enables the community to protect the environment and to help promote awareness which is why it should encourage members to become active in social, economic, and environmental activities. The cooperative should foster social, economic, and ecological awareness since the organization doesn't exist for one goal alone.

To the question: Why should cooperatives be value-based and principle-driven organizations? Their most common answers were as follows:

The values and principles are the pillars that every cooperative should follow. Without them, the cooperative will surely disintegrate. Adherence to the principles of the cooperative will undoubtedly strengthen the organization's vision, mission, and goals thus paving the road to the success of the cooperative. Every cooperative that is value-based and principle-driven will experience minimal internal and external conflicts and will surely improve its performance. Values and principles are the lifeblood of the cooperatives; they give purpose and direction to the cooperatives, especially in dealing with members and providing them with good services, therefore everyone should live by these cooperative values and principles. All of the interviewees agreed that any cooperative should run its operations in accordance with the widely recognized cooperative principles, as well as Filipino culture, good values, and life experience. All of their responses boil down to the same idea: a strong cooperative is devoid of any circumstances that would jeopardize its organizational integrity or autonomy.

Another question was, How can the training empower people to improve their quality of life? The synthesis of the responses from the interviewed officers to this question is as follows: The training is necessary for every officer and member in the cooperative because they add knowledge and give continuous improvement not only in the performance of one person but everyone around that person. The training helps enhance one's personality and

performance. Through training, one achieves education, which will eventually improve one's quality of life. People are empowered through training since a lack of knowledge may cause the downfall of not only an organization but the life of an individual.

Therefore, for managers, employees, elected and appointed representatives, and members to participate effectively and efficiently in the development of their cooperatives, cooperatives should offer education and training to these groups of people. One member of the board of directors of a large cooperative, which has accumulated a large number of assets because they have grown through the years of existence, said that training always empowers people and thus improves the quality of life.

However, this does not happen overnight; it takes time because the process is developmental. For our cooperative, accumulating an asset of more than a hundred million pesos was realized because of the commitment of the officers and members, a commitment not only because of the opportunities given to us to attend training and learn from that training but also because we have shared our lives, experiences, our challenges, our problems while working towards the sustainability of the cooperative, without forgetting our values and cooperative principles. During the FGDs and face-to-face interviews, cooperative officers believe that training is empowering them to improve quality of life, but they also disclosed that the provision of training depends upon the budget allocated for this purpose, that sometimes they are not sent to training because of lack of funds or, worse unavailability of funds.

Below is a synthesis of the respondents' common answers to the question: Why should cooperatives be a sustainable and participatory form of business or enterprise,

Democratically run, cooperatives are managed by their members, who take an active role in establishing their own rules and making choices. Being participatory, members have the feeling of belongingness and ownership, thus remaining loyal and committed to the cooperative. As owners of the cooperatives, members know what is happening inside the cooperative, thus understanding the needs of the society, which are in line with the goals driven by the cooperative, most importantly, the members' participation in the activities will make them understand the true meaning of cooperative.

Cooperatives should be sustainable because it is not only the members who would benefit from them but also their successors and the community as well. A sustainable cooperative provides effective and efficient services to its customers by providing their financial needs, helping uplift the lives of members in particular, and improving the quality of life of the community in general.

CONCLUSION AND RECOMMENDATION

The majority of the participants in this study were Multipurpose Cooperatives, cooperatives with longer years of existence, and small cooperatives. Factors contributing to cooperatives' non-compliance to mandatory and optional training are the availability of funds, lack of time, and lack of training needs assessment. The performance of the Coop officers and management in governance and management is great. Compliance with training, either mandatory or optional did not guarantee a great extent of performance of the cooperatives. A cooperative is not just a movement; it is a way of life. It is more of sharing lives, experiences, opportunities, challenges, problems, and the commitment of members to achieve common goals.

It is recommended by the researcher that the Cooperative Development Authority consider reviewing the practices of cooperatives in the utilization of the CET Fund to ensure that this is used solely for training and seminars of officers, management staff, and members of the cooperatives. The CDA may propose a policy that will set standard rates for training and seminars taking into consideration the financial capacity of small cooperatives. It is further recommended that the CDA properly allocate CETF for officers, management staff, and members of cooperatives. Furthermore, it is recommended that the "Big Brother, Small Brother" concept especially in training and seminars shall be promoted by CDA to all cooperatives.

The researcher also recommends that the Cooperatives, through the EDCOM, consider crafting the Continuing Education Training Plan based on the identified needs of the officers, management staff, and members and provide a budget for this. The Cooperative may prepare an Improvement Plan specifically on the areas of governance and management which turned out to be low in this study; Cooperatives may devise monitoring and evaluation schemes for trainings and seminars attended or participated by officers and staff to ensure the effectiveness and improvement of their performance. It is also recommended that those who attended or participated in the training or seminars may be required to share what they have learned with those who did not attend the training. In doing so, many will be updated and informed of the latest developments in the cooperative movement. The cooperatives may consider manualizing their System and Procedures for effective internal control systems and compliance with regulations and standards. The cooperative may consider making as pre-requisites for officership, attendance to mandated trainings prescribed by CDA.

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