

The Management Practices of Multipurpose Cooperatives in the First District of Ilocos Sur

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ABSTRACT

The study determined the management practices of multi-purpose cooperatives in the First District of Ilocos Sur, Region 1. A combination of descriptive, comparative and correlational research designs were used in the study. The respondents of this study were the sixty (65) officers and employees of the eight (8) Multi-Purpose Cooperatives in the First District of Ilocos Sur chosen through random sampling. Results revealed that majority of the officers and employees of the multi-purpose cooperatives belong to the middle-aged group; the multi-purpose cooperatives are dominated by female and married personnel who possess good educational qualifications. The level of management practices of the multi-purpose cooperatives as perceived by their officers follows a pattern wherein planning, organizing, directing and controlling were Very High. The employees of multi-purpose cooperatives perceived a High level of management practices along planning, organizing, directing and controlling.

The study recommends a systematic development of action programs aimed at reaching agreed business objectives through directing and continuously responding to the challenges of the times. The multi-purpose cooperatives should intensify their communication process by adopting information technology approaches and adopting a system of incentives that could further strengthen the commitment and participation of the administrators, staff and members in the operation of the cooperatives. Furthermore, the multi-purpose cooperatives should strengthen their monitoring, evaluation and reporting system through the strict implementation of the Generally Accepted Accounting Procedures (GAAP) and conduct periodic performance evaluation of officers and employees and exercise promptness in submitting reports to the Cooperative Development Authority.

Keywords: *management practices, planning, organizing, directing, controlling, multi-purpose cooperatives, Ilocos Sur*

INTRODUCTION

The cooperative movement that started as a support system to upgrade the socio-economic status of the farmers has branched out to almost all sectors of society today. As pointed out by Felipe-San Gabriel (1998), the global growth and diversity of cooperatives had created a significant economic impact on the lives of farmers and the marginalized sectors. Cooperatives serve as instruments of equity, social justice and sustainable

development. The government, in response to its commitment to uplift the standard of living of the people through cooperativism, has implemented programs and projects as basically laid out in the Cooperative Code of the Philippines (1992):

“It is the declared policy of the state to foster the creation and growth of cooperatives as practical vehicle for promoting self-reliance and harnessing people power towards the attainment of economic development and social practices. The state shall encourage the private sector to undertake the actual formation and organization of cooperative and shall create an atmosphere that is conducive to the growth and development of these cooperatives”

As envisioned, cooperatives shall provide maximum economic benefits to their members, teach them the efficient ways of doing things and new ideas in business management and allow the lower income groups to increase their ownership in the wealth of this nation (RA 6938). In order to achieve economic viability, cooperatives should conduct their operations based on sound management principles and practices. Management is the primary force which organizations utilized for coordinating human, material and financial resources. It is responsible for organizational performance, both current results and future potential.

The challenges facing cooperatives and the government have virtually become fourfold (Cañeda, 2004). First, cooperatives have created self-generating jobs through their membership or salaried jobs through the development of their economic activities. Second, they have helped alleviate poverty; third, they attract public support because they either serve to integrate marginalized groups and provide services previously offered by the state or contribute activity to environmental conservation. Fourth, cooperatives play an intermediary role between the forces of liberalization, globalization and technological progress and the increasing marginalization and cuts in social security.

Kast and Rosenzweig (1995) point out that management is the primary force within organizations for coordinating human and material resources and managers are responsible for organizational performance, both current results and future potential. Likewise, Farmer and Richman as cited by Franco (1998) view management as the connection with economic progress. They agree that physical, financial and manpower resources are

by themselves passive agents unless these are effectively combined and coordinated through sound and active management.

Cooperatives have to be more responsive to the growing needs of their members and be pro-active in order to beat the challenges of development. As the life and the future of the cooperatives depend greatly on dynamic leadership, they need to enhance their managerial competence through an effective and efficient performance in terms of planning, organizing, directing and controlling processes.

It is hoped that this study could provide the officers of the multi-purpose cooperatives with insights on their strengths and on areas needing improvement that will serve as their basis in enhancing their managerial capabilities. Moreover, the results of the study may help the employees in understanding the factors that can strengthen their relationship with the Board of Directors/officers and increase their interest to actively participate in the affairs of the cooperatives. Likewise, this may help the members of the community develop a high level of confidence over the cooperatives' management in handling the resources of their members and in promoting their socio-economic well-being.

Hence, this study was conducted to determine the Management Practices of Multi-Purpose Cooperatives in the First District of Ilocos Sur.

Statement of the Problem

This study aimed to determine the level of management practices of Multi-Purpose Cooperatives in the First District of Ilocos Sur.

Specifically, it sought to answer the following questions:

1. What is the profile of the cooperative officers and employees in terms of:
 - a. age;
 - b. sex;
 - c. civil status;
 - d. educational attainment and
 - e. position in the cooperative?

2. What is the level of management practices of the multi-purpose cooperatives as perceived by their officers and employees in terms of:
 - a. planning;
 - b. organizing;
 - c. directing, and
 - d. controlling?
3. Is there a significant relationship between the management practices of the selected multi-purpose cooperatives and the profile of the respondents?
4. Is there a significant difference in the management practices of the multi-purpose cooperatives as perceived by their officers and employees?

Scope and Delimitation

The study focused on the Management Practices of Multi-Purpose Cooperatives in the First District of Ilocos Sur in terms of planning, organizing, directing and controlling process as perceived by their officers and employees.

The respondents of this study were the sixty five (65) officers and employees of the eight (8) Multi-Purpose Cooperatives registered with the CDA. They were chosen through random sampling.

Theoretical Framework

A survey of related literature and studies had been undertaken to guide the researcher in the conceptualization of this study.

As defined by the International Cooperative Alliance (ICA), a cooperative is an autonomous association of persons united voluntarily by their common social and cultural needs and aspirations through a jointly-owned and democratically controlled enterprise.

The primary objective of every cooperative is to provide goods and services to its members and thus enable them to attain increased income and savings, investments, productivity, and purchasing power and promote among them equitable distribution of net surplus through maximum

utilization of economies of scale, cost-sharing and risk-sharing (RA 6938). In this light, multipurpose cooperatives are cooperatives which combine two or more of the business activities of the different types of cooperatives such as credit, consumers, producers and marketing cooperatives.

Drucker (2005) stated that Management exists to achieve the goals of an organization through its four (4) functions of planning, organizing, leading and controlling while applying resources with efficiency and effectiveness. Moreover, he explained the following functions:

1. Planning is the management function concerned with defining goals for future organizational performance and deciding on the task and resources to be used to attain them;
2. Organizing is the management function concerned with assigning task, grouping tasks into departments and allocating resources to departments;
3. Leading is the management function that involves the use of influence to motivate employees to achieve the organizational goals. Leading means creating a shared culture and values, communicating goals to employees throughout the organization and infusing employees with the desire to perform at high level; and
4. Controlling is the management function concerned with monitoring employees' activities, keeping the organization on tract toward its goals and making corrections as needed.

Del Rosario (2004) described cooperative as both a social and an economic entity. It has to be service-oriented with economic viability and sustainability. It must serve as a critical structure for the attainment of social justice and economic development. Cañeda (2004), quoted George Fauquet, "The goal of cooperatives is to make people—people with both individual and joint responsibility so that they may rise individually to a full personal life and collectively to a full social life".

Studies and observations on the success and failures of cooperatives both local and abroad have been undertaken. In the Philippines, the study conducted by the Cooperative Development Authority, as cited by Turingan (1995), found out that some of the reasons for the failure of cooperatives were lack of education and training, and inadequate information and practical know-how on the principles, nature and operations of the cooperative organization which led to incompetent management.

Lately, significant developments have already been undertaken to strengthen the managerial capabilities of cooperatives. In the case of the First Community Cooperative (FICCO) as mentioned by del Rosario (2004), he identified the following factors which contributed to their successful operations; (1) professional management is exercised in its operations and the untiring leadership of its Board of Directors and officers; (2) well-trained leaders of the Board are decisive and are complemented by well-trained staff; (3) continuous education in the field of leadership and management is a must for the cooperative members, officers and employees; and (4) operational strategies were well crafted and strictly implemented.

Moreover, while a considerable number of cooperatives in the country were unable to meet sustainability for lack of continuing proper cooperative education, majority of the duly registered cooperatives have displayed themselves as exemplars of putting their vision into reality despite inadequate assistance extended to them by several government agencies and funding institutions, both foreign and local. Furthermore, he mentioned that most cooperatives which relied solely on mutual and self-help have undeniably reached unprecedented heights (del Rosario, 2004).

In other countries, some of the key factors that led to the success of cooperatives based on the case analysis conducted by Pagdanganan (1999), were professionalization of management, training and education programs and effective auditing system. Furthermore, he noted the following: (1) that training and education are a must in these countries, not just for members but also for auditors and directors; (2) they make full use of modern technology in information and communication; (3) they have established excellent training center, research and education facilities and have developed appropriate curriculum for members and management; and (4) auditors are required to undergo special training before they can be accredited.

Conceptual Framework

As shown in the paradigm, the management practices of the multi-purpose cooperatives are being influenced by the profile of the officers and employees in terms of age, sex, civil status, educational attainment, and their position in the cooperatives.

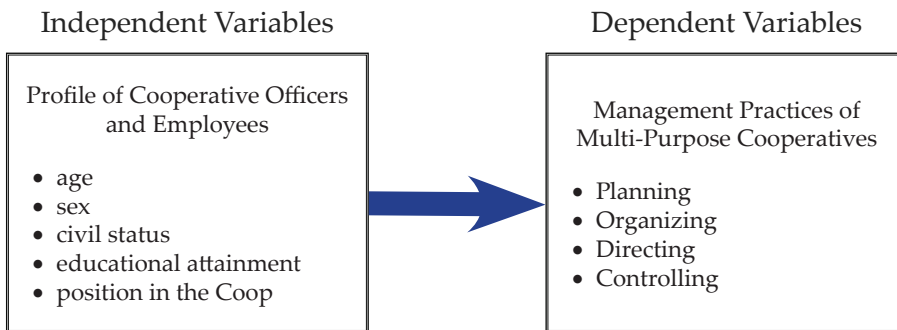


Figure 1. The Research Paradigm

METHODOLOGY

Research Design. This study employed the descriptive method of research. Specifically, it employed the combination of comparative and correlational research designs.

Population. The respondents of this study were the sixty five (65) officers and employees of the eight (8) Multi-Purpose Cooperatives in the First District of Ilocos Sur.

Data Gathering Instrument. A questionnaire was the main instrument used for gathering the data.

Data Gathering Procedure. The researcher floated and retrieved the questionnaire. The data were tallied, analyzed and interpreted. The Five-Point Likert Scale was used to determine the perceptions of the respondents on the management practices of the multi-purpose cooperatives. The following numerical and adjectival values were used:

Numerical Rating	Descriptive Rating/Level
4.21-5.00	Always (A) / Very High (VH)
3.41-4.20	Often (O) / High (H)
2.61-3.40	Sometimes (S) / Moderate (M)
1.81-2.60	Seldom (S) / Low (L)
1.00-1.80	Never (N) / Very Low (VL)

Statistical Treatment of Data. This study utilized the following statistical tools:

(1.) Frequency and Percentages were used for the profile of the respondents; (2.) Mean was utilized to determine the level of management practices of the multi-purpose cooperatives. (3.) Simple Linear Correlation Analysis was used to determine the relationship between the management practices and the profile of the officers and employees and (4.) T-test was used to determine the difference between the management practices as perceived by the officers and employees.

RESULTS AND DISCUSSION

This portion deals with the presentation, analysis and interpretation of the data gathered in relation to the problems raised in the study.

Table 1
Distribution of Respondents in Terms of their Profile

	F	%
Age		
21-25	15	23.08
26-30	17	26.15
31-35	6	9.23
36-40	15	23.08
41-up	12	18.46
Total	65	100.00
Sex		
Male	29	44.62
Female	36	55.38
Total	65	100.00
Civil Status		
Single	25	38.46
Married	39	60.00
Widow/er	1	1.54
Total	65	100.00

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	F	%
Educational Attainment		
College Undergraduate	5	7.69
Baccalaureate Degree Holder	44	67.69
Baccalaureate Degree Holder w/ MA units	9	13.85
Masteral Degree Holder	7	10.77
Total	65	100.00
Position in the Cooperative		
Officer	30	46.15
Employee	35	53.85
Total	65	100.00

Table 1 shows the distribution of the respondents in terms of their profile.

On Age. The age bracket 26-30 got the highest percentage 26.15% or 17 and the age bracket 31-35 got the lowest percentage 9.23% or 6.

On Sex. There are more female respondents 55.38% or 36 than male 44.62% or 29.

On Civil Status. Majority of the respondents (60% or 39) are married.

On Educational Attainment. Most of the officers and employees are Baccalaureate degreeholders, 67.69% or 44, **13.85% or 9 have MA Units**, 10.77% or 7 are Masteral degree holders, and 7.69% or 5 are college undergraduates.

On Position in the Cooperatives. There are 53.85% or 35 employees and 46.15% or 30 officers who were chosen as respondents.

Table 2
Item Mean Ratings on the Management Practices
of Multi-Purpose Cooperatives in terms of Planning

ITEMS	Officers		Employees		As a whole	
	X	DR	X	DR	X	DR
Defines goals/objectives and establishes priorities.	4.56	A	4.03	O	4.30	A
Formulates and implements policies which direct activities toward given goals.	4.44	A	3.77	O	4.11	O
Regularly forecasts on the growth of membership and their loan needs.	4.41	A	3.91	O	4.16	O
Regularly forecasts on the growth of industries where members are engaged in.	4.24	A	3.89	O	4.07	O
Develops strategic or long-term plans and programmes with supporting budget estimates.	4.02	O	4.17	O	4.10	O
Develops short-term or operational plans and programmes with supporting budget estimates.	4.29	A	4.03	O	4.16	O
Makes decisions after thorough deliberation by the members, officers and/or management staff and in accordance with the coop by-laws.	4.27	A	4.00	O	4.14	O
Develops alternative then selects correctly from among the options.	4.25	A	4.03	O	4.14	O
Is aware of opportunities and risks in the environment.	4.34	A	4.17	O	4.26	A
Establishes standards of performance.	4.39	A	4.14	O	4.27	A
OVERALL	4.32	VH	4.01	H	4.17	H

Table 2 presents the level of management practices of the multi-purpose cooperatives in terms of planning. Out of the ten (10) items, the officers rated nine (9) items at an Always level and one (1) item was rated Often. The item “Defines goals/objectives and establishes priorities” got the highest mean rating of 4.56, while the item “Develops strategic or long-term plans and programmes with supporting budget estimates” got the lowest mean of 4.02. On the part of the employees, all the ten (10) items were rated Often. The item “Is aware of opportunities and risks in the environment” got the highest mean rating of 4.17 while the item

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“Formulates and implements policies which direct activities toward given goals” got the lowest mean rating of 3.77.

As a whole, the rating on planning was high with a mean rating of 4.17. As perceived by the officers, planning was practiced at a Very High level with a mean rating of 4.32. However, the employees perceived that planning was practiced at a High level with a mean rating of 4.14. This implies that the officers are very much aware of their planning function. Likewise, the employees understand very well their duties and responsibilities that complement the effective and efficient performance of the officers in the implementation of the planning process.

Table 3
Item Mean Ratings on the Management Practices
of Multi-Purpose Cooperatives in terms of Organizing

ITEMS	Officers		Employees		As a whole	
	X	DR	X	DR	X	DR
Determines the functions or specific activities needed to achieve a set of defined goals and objectives.	4.30	A	3.91	O	4.11	O
Groups the different functions or specific activities into common areas.	4.00	O	4.03	O	4.02	O
Assigns the activities to specific persons, committees or groups.	4.24	A	4.31	A	4.28	A
Makes authority, responsibility and accountability clear.	4.29	A	4.29	A	4.29	A
Sets up a mechanism to coordinate the work organization’s members, officers and employees into a unified whole.	4.34	A	4.17	O	4.26	A
Encourages membership in the cooperatives.	4.51	A	3.91	O	4.21	A
Conducts pre-membership education.	4.63	A	4.17	O	4.40	A
Recruits and hires personnel based on merit and fitness.	4.27	A	4.14	O	4.21	A
Determines compensation and fringe benefits of employees.	4.34	A	4.31	A	4.33	A
Provides the physical facilities and equipment/tools essential in the effective operation of the cooperatives.	4.27	A	4.17	O	4.22	A
OVERALL	4.32	VH	4.14	H	4.23	VH

The level of management practices of multi-purpose cooperatives in terms of Organizing as determined by their officers and members are shown in Table 3. As a whole, the respondents determined the Organizing Process as practiced to a Very High level ($X=4.32$). The officers rated this process at a Very High level ($X=4.32$), while the employees gave a rating of High level ($X=4.14$). This manifests that the officers are directly responsible in establishing the desired relationship of the composing elements in terms of human and other resources of the cooperatives in consonance with the organizational structure which defines authority, responsibility and accountability and with the goals and objectives of the cooperatives.

Eight (8) items were rated Always. Wherein the item “Conducts pre-membership education got the highest mean rating of 4.40. Two (2) items got Often level with the lowest mean rating of 4.02 assigned to item “Groups the different functions or specific activities into common areas.”

Table 4
Item Mean Ratings on the Management Practices of Multi-Purpose Cooperatives in terms of Directing

ITEMS	Officers		Employees		As a whole	
	X	DR	X	DR	X	DR
Maintains effective communication among coop members, officers and employees.	4.34	A	4.06	O	4.20	O
Informs the members, officers and employees about important developments or activities of the organization.	4.37	A	3.89	O	4.13	O
Conducts regular meetings and conferences.	4.51	A	4.14	O	4.33	A
Exercises effective supervision.	4.39	A	4.17	O	4.28	A
Conducts regular performance appraisal of employees.	4.41	A	4.03	O	4.22	A
Provides for continuous education/trainings of members, officers and employees.	4.24	A	4.20	O	4.22	A
Provides rewards or incentives to deserving members, officers and employees.	3.89	O	4.03	O	3.96	O
Maintains discipline, and handles transfer or discharge of employees for reasonable cause.	4.08	O	4.31	A	4.20	O

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ITEMS	Officers		Employees		As a whole	
	X	DR	X	DR	X	DR
Maintains a conducive or harmonious working atmosphere and allows greater participation and cooperation among the members, officers and employees.	4.24	A	4.20	O	4.22	A
Promotes safety and security of employees.	4.30	A	4.46	A	4.38	A
OVERALL	4.28	VH	4.15	H	4.21	VH

Table 4 reveals the perception of the respondents on the directing process. As a whole, the officers and members gave a Very High level (X=4.21) to the process of directing. The officers gave a Very High rating (X=4.28) while the employees assigned a High rating (X=4.15). This could be attributed to their specific roles in the organization. The officers influence the behavior and actions of the employees and they usually guide them towards the realization of their objectives.

There are six (6) items that got an Always rating and four (4) items were perceived at an Often level. The item “Promotes safety and security of employees” got the highest mean rating of 4.38, Always and the item “Provides rewards or incentives to deserving members, officers and employees” got the lowest mean rating of 3.96, Often level.

Table 5
Item Mean Ratings on the Management Practices of Multi-Purpose Cooperatives in terms of Controlling

ITEMS	Officers		Employees		As a whole	
	X	DR	X	DR	X	DR
Measures performance and compares it against established standards.	4.05	O	4.31	A	4.18	O
Takes action to correct poor performance.	4.32	A	4.34	A	4.33	A
Maintains an effective performance evaluation program.	4.27	A	4.03	O	4.15	O
Maintains an effective reporting system.	4.17	O	3.89	O	4.03	O
Maintains an effective bookkeeping and accounting system.	4.38	A	3.86	O	4.12	O
Institutes an effective auditing system.	4.22	A	4.06	O	4.14	O

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ITEMS	Officers		Employees		As a whole	
	X	DR	X	DR	X	DR
Submits annual and audited financial reports to the CDA.	4.68	A	3.77	O	4.23	A
Complies promptly to CDA orders, issuance, and/or directives.	4.59	A	3.91	O	4.25	A
Requires personnel who handle the cooperatives' finances to pay their bonds.	4.57	A	4.06	O	4.32	A
Keeps an inventory of the cooperative's property.	4.35	A	3.77	O	4.06	O
OVERALL	4.36	VH	4.00	H	4.18	H

As reflected in Table 5, the respondents perceived Controlling process as follows: As a whole, this process was rated at a High level ($X=4.18$), the officers gave a rating of Very High ($X=4.36$), and the employees assigned a rating of High level ($X=4.00$). This is a normal situation because the officers conduct supervisory activities and monitor the performance of the employees vis-à-vis pre-determined objectives and quality standards.

Out of the ten (10) items, four (4) were rated at an Always level and six (6) items got Often rating. The item "Takes action to correct poor performance" got the highest mean rating of 4.33 (Very High) and the item "Maintains an effective reporting system" got the lowest mean rating of 4.03 (Often).

Table 6
Correlation Coefficients Between the Profile of the respondents and the Management Practices of the Multi-Purpose Cooperatives

	Planning	Organizing	Directing	Controlling	As a Whole
Age	0.24*	0.05	0.19	0.31*	0.25*
Sex	0.30	0.25	0.34*	0.02	0.22*
Civil status	0.28*	0.19	0.27*	0.27*	0.31*
Educational attainment	-0.14	-0.15	-0.11	-0.01	-0.09
Position in the Cooperatives	0.13	0.02	-0.08	-0.05	-0.02

Legend: *significant at 0.05 probability level

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Table 6 reveals that there is significant relationship between the management practices of the multi-purpose cooperatives and the profile of the respondents in terms of age, sex and civil status. It was also found out that there is no significant relationship between the management practices of the multi-purpose cooperatives and the profile of the respondents in terms of educational attainment and their position in the cooperative. This could be attributed to their personal and job-related experiences and on how they perceive their role in the organization.

Table 7
Difference between the Management Practices of Multi-Purpose Cooperatives as Perceived by the Officers and Employees

Management Practices	Officers Mean	Employees Mean	Mean Difference	Computed t-value
Planning	4.32	4.01	0.31	1.89
Organizing	4.32	4.14	0.18	1.06
Directing	4.28	4.15	0.13	1.08
Controlling	4.36	4.00	0.36	0.11
As a Whole	4.32	4.08	0.25	1.27

Legend: *significant at 0.05 probability level

Table 7 shows the difference in the Management Practices of Multi-Purpose Cooperatives as perceived by the officers and employees.

The findings reveal that there is no significant difference in the management practices of multi-purpose cooperatives as perceived by their officers and employees. This implies that both the officers and employees are aware of the importance of management functions in terms of planning, organizing, directing and controlling in the attainment of the cooperatives purposes. They share the common view that the management practices must be carried out effectively and efficiently.

Summary of Findings

The following are the salient findings of the study:

1. On the Profile of the Officers and Employees of the Multi-Purpose Cooperatives

The study revealed that 26.15% or 17 respondents belong to age bracket of 26-30, majority of the respondents (55.38%) or 36 are female, majority (60% or 39) are married; most of them (67.69% or 44) are Baccalaureate degree holders and 53.85% or 35 are employees and 46.15% or 30 are officers of their cooperatives.

2. On Management Practices of the Multi-Purpose Cooperatives

Planning. The results of the study showed that the respondents have High level of perception on the planning practices when taken as a whole. However, as perceived by the officers, the planning process was practiced at a Very High level while the employees perceived this process at a High level.

Organizing. The study revealed that the organizing process was practiced at a High level as perceived by both officers and employees. The officers determined this process as practiced to a Very High level while the employees gave a rating of High level on this process.

Directing. As a whole, the respondents perceived the process of directing at a Very High level. The officers have a Very High level of perception on the directing process while the employees rated the level of practice on this process at a High level.

Controlling. The study showed that the controlling process was practiced at a High level by both officers and employees. The officers rated controlling at a Very High level while the employees perceived the process at a High level.

3. On the relationship between the Management Practices of the Multi-Purpose Cooperatives and the Profile of the respondents.

It was found out that there is a significant relationship between the management practices of the multi-purpose cooperatives and the profile of the respondents in terms of age, sex and civil status.

4. On the Difference In the Management Practices of the Multi-Purpose Cooperatives as Perceived by the Officers and Employees.

The findings reveal that there is no significant difference in the management practices of the multi-purpose cooperatives as perceived by the groups of respondents.

CONCLUSIONS

Based on the findings of the study, the researcher arrived at the following conclusions:

1. Majority of the officers and employees of the multi-purpose cooperatives belong to the middle-aged group; the multi-purpose cooperatives are dominated by female and married personnel who possess good educational qualifications.
2. The level of management practices of the multi-purpose cooperatives as perceived by their officers and employees in terms of planning, organizing, directing and controlling follow a pattern where officers perceived the level of management practices at a Very High level in all the management processes while the employees perceived the level of management practices at a High level in all the management processes. This could be attributed to their specific roles in the organization. The officers are more involved in the activities that are directly related to the planning process that covers the long-term, medium term, and short-term operational plans; they are responsible in establishing the desired relationship of the composing elements in terms of human and other resources of the cooperatives vis-a-vis organizational structure which defines authority, responsibility and accountability and the goals and objectives of the multi-purpose cooperatives; they influence the behavior and actions of the employees and guide them towards the realization of their objectives; and they conduct supervisory activities and monitor the performance of the employees in relation to pre-determined objectives and quality standards. The employees perform duties and responsibilities concerning the day-to-day business of the multi-purpose cooperatives.

3. On the existence of significant relationship between the management practices of the multi-purpose cooperatives and the profile of the respondents in terms of age, sex and civil status, this implies that the personal and job-related experiences and their role in the organization could influence their perceptions on the management practices of the multi-purpose cooperatives.
4. As found out in the study, there is no significant difference in the management practices of the multi-purpose cooperatives. This indicates that both the officers and employees are aware of the importance of the management functions in the attainment of the cooperatives purpose and they share a common view that the management practices must be carried out effectively and efficiently to enable the cooperatives to achieve sustainable development and to further enhance their growth towards the promotion of a better quality of life for their members.

RECOMMENDATIONS

Based on the conclusions arrived at, the following recommendations are forwarded:

1. The multi-purpose cooperatives should provide for a systematic development of action programs aimed at reaching agreed business objectives through the process of analyzing, evaluating and selecting among the opportunities which are foreseen; evaluate present planning areas and benefits to be gained; and continuously respond to the challenges of development.
2. Management should consider the clear definition of work roles, tasks and expectations; provide a logical flow of work activities that can be comfortably performed by individuals or groups, and adopt coordinating mechanisms that ensure harmony among employees engaged in diversified activities.
3. The multi-purpose cooperatives should intensify their communication process through the adoption of information technology approaches and adopt a system of incentives that could further strengthen the commitment and participation of the officers, staff and members in the operation of the cooperatives.

4. The multi-purpose cooperatives should strengthen their monitoring, evaluation and reporting system through the strict implementation of the Generally Accepted Accounting Procedures (GAAP) and Generally Accepted Auditing Standards (GAAS) and conduct periodic evaluation of officers' and employees' performance and exercise promptness in submitting reports to the CDA.

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