

Management of Employees' Cooperative of the State Universities and Colleges in Region



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ABSTRACT: The study assessed the management of employees' cooperative of the state universities and colleges in Region 1. Specifically, it was directed to determine the 1.) the level of the management of employees cooperatives in SUC's of Region 1 along the a.) cooperative governance and management in terms of organization and registration, membership, administration, responsibilities, rights and privileges, capital property and funds, allocation and distribution of net surplus and b.) cooperative operations in terms of voluntary and open membership, democratic member control, member economic participation, autonomy and independence, education, training and information, cooperation among Cooperatives; and concern for the community, 2. level of outputs of the employees' cooperatives of SUC's in Region I along a.) for the cooperative in terms of generation of more productive services, increases of volume of business operations, improvement of facilities and assets and better employee benefits and b.) for the members in terms of increase in income, patronage refund and interest on share capital, 3. level of impact of the level of effectiveness of employees cooperatives of SUC's in Region I along a.) for the cooperative in terms of internal and external factors and b) for the members in terms of improved quality of life, increase in household income, average increase in savings deposit, acquisition of properties and assets and improvement/renovation of house.

The study made use of the descriptive-correlational method of research. This method made use of questionnaires duly validated by experts to gather the needed data. The frequency count and percentages, weighted mean and simple linear correlation analysis were utilized in the treatment and analysis of data. The population of the study was composed of three managers, eight employees and 248 members of the employees' cooperative of the SUC's in Region 1. On the part of the respondents, the samples were determined using G-Power method (99.74% power and effect size of 0.2). The data on the number of employees cooperative were obtained from the Cooperative Development Authority, Vigan City Office.

Results of the study shows that the level of the management of employee's cooperatives in SUC's of Region I are highly implemented of effectiveness in terms of cooperative governance and operations. The outputs of the employees' cooperatives of SUC's in Region I had increase of volume of business operation, improvement of facilities and assets, better employee benefits, and increase of income on members. As a result, there is an increase on revenue, net surplus, and membership, the quality of life to members were achieved. The level of implementation of the effectiveness of employees in cooperative of SUC's in Region I was significantly influenced by the cooperative.

From the findings, the following recommendations are hereby offered: (1). To generate more, it is suggested that the cooperative may consider the expansion and strengthening the linkages to other non-government organization for future attribute on the operations of the cooperative. (2.) Since the level of outputs of the employees has the lowest rating to new variety of products/ services are created, it is suggested that the cooperative may investigate possible opportunities for innovations and creation of new products and services for the improvement of programs/ projects. (3). A continuous increase of employment should be taken into action because more members mean more contribution and jobs for the community. The management should always consider that the more persons to cooperate, the better for the cooperative. It is recommended that members of the cooperative should also require the general assembly to attend trainings relative to the cooperative development for higher level of effectiveness.

KEYWORDS: Cooperative, management, governance, impact

Management of Employees' Cooperative of the State Universities and Colleges in Region

INTRODUCTION

The cooperative movement in the Philippines is evidently playing a significant role in the attainment of the country's sustainable development goals along the areas of poverty eradication, decent work and economic growth responsive production and consumption reduced inequalities, climate action, peace and justice and strong institutions and gender equality.

The cooperative enterprises strong philosophical base is clearly laid out in the aim that is greater than merely satisfying the common needs of their members. The inherent element of all times has been that cooperation as its best aims at something beyond promotion of the interest of the individual members who compose the cooperatives rather their objective is to promote the progress and welfare of humanity. It is the aim that makes cooperatives something different from an ordinary economic enterprise or in terms of their business efficiency, but moreover, from their significant contributions to the country's socio-economic development.

Cooperatives are fast assuming their multifarious roles in countryside development. They are not only dynamic form of business enterprise that embodies the philosophy of cooperation, but also signifies the voluntary assent of the people to form themselves into a group in the promotion of their needs by mutual action, democratic control and sharing of economic benefits on the basis of their active participation in the affairs of the cooperatives. Aside from their economic contributions, they perform useful role in the development of human resources through the enhancement of the skills and reinforcement of the values of their members in order to attain their ultimate purpose which is the community building.

Cooperatives serve as instruments of equity, social justice, and sustainable development. The government is responsible to its commitment to uplift the standard of living of the people through cooperatives. It has implemented programs, projects and activities as laid out in the Cooperative Code of the Philippines. 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 country's wealth.

Moreover, academic institutions have recognized the importance of cooperative association as a vehicle for promoting the socio-economic well-being of their employees. Through cooperatives, the employees of universities or colleges undertake a business enterprise that operates in accordance with accepted democratic principles, service oriented and is primarily established to serve the needs of the member employees. The economic benefits gained from the cooperative are shared among the members on the basis of participation and patronage.

In order to achieve economic viability, the employee's cooperative should conduct their operations based on sound management principles and practices. Management is the primarily force which organizations utilize for coordinating human materials and financial resources. It is responsible for organizational performance, both current results and future potential. Furthermore, management is viewed as the single most critical social activity in connection with economic progress. Physical, financial, and human resources are by themselves but passive agents; they must be effectively combined and coordinated through sound, active management if an organization is to experience a substantial level of economic growth and development.

In the effective management of cooperatives, good governance and transparency are wanting. It is in this setting that the cooperatives can recruit more members thus enhancing its financial viability. Good governance of the cooperatives refers to the transparency practices which include among others the bulletin of information of the services of the cooperatives, information dissemination of the policies of the cooperative, declaration of its assets and liabilities. Good governance, then, aims to protect the interest of its members as mandated by the Cooperative Code of the Philippines.

Good governance further generates employment, and it is also a terrain in harnessing the best practices of a cooperative. It can be an increasing cooperative income, networking and social marketing approaches and long-range planning and forecasting. However, despite of the good aims of the cooperative in promoting good governance there are still problems encountered in its management. If the said problems will not be given solutions, it will surely affect the management of the cooperatives and its public image.

Though with its impressive performance, the cooperative sector has to sustain its increasing and challenging responsibilities. It has to grow to be more responsive to the needs of its members and the communities. As the life and future of the cooperatives greatly depend on dynamic leadership, like any formal organization, cooperatives need effective and efficient management to achieve their objectives. They have to be pro-active to beat the challenges of development.

It is hoped that this study could provide the managers and staff of the employees' cooperatives of the state universities and colleges (SUCs) with better insights on the status and prospects of their cooperative that will serve as their guide in developing sustainable programs, projects, and activities. Likewise, this may help the members develop a high level of confidence over the cooperatives' management and governance and in promoting their socio-economic wellbeing. Furthermore, the results of this study may help the cooperative administrators and advocates in formulating policies and strategies that could further enhance

Management of Employees' Cooperative of the State Universities and Colleges in Region

cooperative enterprise development in universities and colleges. Moreover, this study may serve as a basis in the conduct of functional and relevant researches along cooperatives.

STATEMENT OF THE PROBLEM

This study mainly aimed to determine the management of employee's cooperative of SUC s in Region I.

Specifically, it sought to answer the following questions:

1. What is the level of the management of employees cooperatives in SUC's of Region 1 along the following:
 - A. Cooperative Governance and Management
 - A.1. Organization and Registration;
 - A.2. Membership;
 - A.3. Administration;
 - A.4. Responsibilities, rights and privileges;
 - A.5. Capital Property and funds;
 - A.6. Allocation and Distribution of Net Surplus;
 - B. Cooperative Operations
 - B.1. Voluntary and Open Membership;
 - B.2. Democratic Member Control;
 - B.3. Member Economic Participation;
 - B.4. Autonomy and Independence;
 - B.5. Education, Training and Information;
 - B.6. Cooperation among Cooperatives; and
 - B.7. Concern for the Community?
2. What is the level of outputs of the employees' cooperatives of SUC's in Region I in terms of the following?
 - 2.1. For the Cooperative
 - 2.1.1. Generation of more productive services,
 - 2.1.2. Increases of Volume of Business Operations,
 - 2.1.3 Improvement of Facilities and Assets
 - 2.1.4. Better Employee Benefits?
 - 2.2. For the members
 - 2.2.1. Increase in income
 - 2.2.2. Patronage Refund
 - 2.2.3 Interest on Share Capital
3. What is the level of impact of the level of effectiveness of employee's cooperatives of SUC's in Region I in terms of the following?
 - 3.1. For the Cooperative
 - 3.1.1. Internal Factors
 - 3.1.1.1. Increase in revenue,
 - 3.1.1.2. Increase in net surplus,
 - 3.1.1.3. Increase in membership and,
 - 3.1.1.4. Increase in Services?
 - 3.1.2. External Factors
 - 3.1.2.1. Increase in Employment and,
 - 3.1.2.2. Increase in Tax?
 - 3.2. For the members
 - 3.2.1. Improved quality of life,
 - 3.2.2. Increase in household income,
 - 3.2.3. Average increase in savings deposit,
 - 3.2.4 Acquisition of properties and assets,
 - 3.2.5. Improvement/renovation of house?

SCOPE AND DELIMITATION OF THE STUDY

This study aimed to determine the management of employees' cooperative of SUCs in Region I.

Management of Employees' Cooperative of the State Universities and Colleges in Region

The employees' cooperative of Mariano Marcos State University (MMSU), Don Mariano Marcos Memorial State University (DMMMSU) and Pangasinan State University (PSU) are the subjects of this study.

The manager, employees, and members of the cooperative served as respondents of the study. The statistical tools used to analyze the data gathered are frequency, percentages, means, and linear regression.

THEORETICAL FRAMEWORK

This section provides existing literature, readings and studies that are local, national, and foreign as well as published and unpublished materials which have helped the researcher to conceptualize the study. It also lays down the theoretical bases and considerations for this research endeavor.

Impact of Cooperatives

The cooperative movement in the Philippines is clearly manifesting its capacity to participate in the achievement of the Sustainable Development Goals in seven areas, namely: eradication of poverty and hunger, decent work and economic growth, responsive production and consumption, reduced inequalities, climate action; peace, justice and strong institutions, and gender equality. (<http://cda.gov.ph/products-and-services-0/109-board-of-administrators/adm-eulogio-t-castillo-ph-d>) Author (date) method. If no author, copy title and year

a) Eradication of poverty and hunger. The CDA is on its track to provide technical, financial and institutional development assistances to micro and small cooperatives to transform them into medium and large cooperatives, thus making them profitable, sustainable and competitive in the market. The transformation of these cooperatives into viable and sustainable status is projected to have an impact on creating a broad productive agricultural and rural enterprises, thus, contributing to the eradication of poverty and hunger. (<http://cda.gov.ph/products-and-services-0/109-board-of-administrators/adm-eulogio-t-castillo-ph-d>)

b) Quality education. The Philippines has recently started the K-12 education program which has essentially added two (2) years of academic training in the secondary education to further improve the quality of education in the Philippines. The CDA, in response to improving the quality of education and training program in the country, expands its traditional accreditation of training service providers as partners in the conduct of mandatory and optional training program for cooperatives by recognizing the state and private colleges and universities to conduct the training of trainers, to participate in developing research agenda, and to conduct research as a strategy for expanding the capacity of the CDA to extend academic services to the cooperative sector. The CDA is also looking forward to instituting a Cooperative College in partnership with the state colleges and universities that will provide formal and non-formal education for cooperatives, conduct research, and assist in developing a system of data warehousing, retrieval, processing and dissemination that will provide readily available information useful for policy-making, program implementation, academic studies and advocacy on cooperatives. (<http://cda.gov.ph/products-and-services-0/109-board-of-administrators/adm-eulogio-t-castillo-ph-d>)

c) Decent work and economic growth. The institution of the labor service and workers cooperatives and government policy of ending congratulation of labor are projected to develop a vigorous workers cooperative that will provide alternative employment to members of workers cooperatives better than contractual arrangement under the present set-up. The worker's cooperative is projected to create better employment opportunities, wage, and income than the present set-up and consequently will provide a decent work for members of workers cooperatives and economic growth by creating an environment for workers not only to sell labor but also to create goods/products. (<http://cda.gov.ph/products-and-services-0/109-board-of-administrators/adm-eulogio-t-castillo-ph-d>)

d) Reduced inequalities. The promotion of cooperatives in various areas of business interest is a direction towards promoting the social and economic status of the less privileged members of the society and to enjoin them to participate in national social and economic activities. The continuous education program for cooperatives is a strategy to build the technical expertise and entrepreneurial capacities of cooperative members, thus improving their capacities to participate in enterprise and business development. The continuous capital build-up and savings mobilization programs for cooperative members facilitate the financial capacity of cooperatives and their members to finance enterprises that will generate income and uplift their economic status. The build-up of their human resource capacities and financial resources are strategies that can immensely contribute to uplifting the social and economic status of the poor and close the social and economic gaps between the rich and the poor. (<http://cda.gov.ph/products-and-services-0/109-board-of-administrators/adm-eulogio-t-castillo-ph-d>)

e) Responsive production and consumption. The promotion of organic farming which primarily promotes the avoidance of the use of harmful pesticide and inorganic fertilizer encourages the production and consumption of healthy food, thus promoting a healthy life for cooperative members as well as the general consumer. The production and consumption of healthy food is envisioned to create healthy consumers, reduce the cost of health maintenance, and increase the allocation of financial

Management of Employees' Cooperative of the State Universities and Colleges in Region

resources to productive activities. (<http://cda.gov.ph/products-and-services-0/109-board-of-administrators/adm-eulogio-t-castillo-ph-d>)

f) Climate action. Cooperative members are already much aware of the change in weather and climate and their impact on production, food consumption and human habitat. Cooperatives as community organizations are potent institutions for inducing communities to adopt to climate change by introducing production system and community ecology in harmony with climate change. (<http://cda.gov.ph/products-and-services-0/109-board-of-administrators/adm-eulogio-t-castillo-ph-d>)

g) Peace, justice and strong institutions. The Muslim Mindanao of Southern Philippines has been an area of strife and conflict. The search for solutions for lasting peace has been costly in terms of resources, human lives and lost opportunities for better living. The idea of using cooperatives as a solution to the conflicts and promotion of peace is being discussed and explored. The diversion of energies and resources from arms to enterprise development of each and every member of the community could be the solution for having lasting peace and promoting the socio-economic well-being of community members. (<http://cda.gov.ph/products-and-services-0/109-board-of-administrators/adm-eulogio-t-castillo-ph-d>)

h) Gender equality. The Philippines has a Gender and Development Program which mandates, among others, every government agency to allocate 5% of its budget for Gender and Development or GAD. The CDA has an issuance called "Guidelines on Mainstreaming GAD in Cooperatives" that seeks to disseminate to the cooperative sector the GAD mandate of government and to ensure the promotion of gender equality (GE), the institutionalization of GAD policies, programs and activities in each and every cooperative, and to monitor the progress of GAD programs and activities towards achieving GE. (<http://cda.gov.ph/products-and-services-0/109-board-of-administrators/adm-eulogio-t-castillo-ph-d>)

Employees' Cooperative

The International Organization of Industrial, Artisanal and Service Producers' Cooperatives, gives an 8-page definition in their World Declaration on Workers' Cooperatives, which was approved by the International Co-operative Alliance General Assembly in September 2005. It define the basic characteristics of workers' cooperatives; (1) the objective of creating and maintaining sustainable jobs and generating wealth, to improve the quality of life of the worker-members, dignify human work, allow workers' democratic self-management and promote community and local development; (2) the free and voluntary membership of their members, in order to contribute with their personal work and economic resources, is conditioned by the existence of workplaces; (3) as a general rule, work shall be carried out by the members. This implies that the majority of the workers in a given worker cooperative enterprise are members and vice versa; (4) the worker-members' relation with their cooperative shall be considered as different from that of conventional wage-based labour and to that of autonomous individual work; (5) its internal regulation is formally defined by regimes that are democratically agreed upon and accepted by the worker-members; (6) it shall be autonomous and independent, before the State and third parties, in their labour relations and management, and in the usage and management of the means of production.

Nevertheless, recent developments in the co-operative movement have started to shift thinking more clearly towards multi-stakeholder perspectives. This has resulted in repeated attempts to develop model rules that differentiate control rights from investment and profit-sharing rights. Workers' co-operatives have often been seen as an alternative or "third way" to the domination of labour by either capital or the state (see below for a comparison). Co-operatives traditionally combine social benefit interests with capitalistic property-right interests. Co-operatives achieve a mix of social and capital purposes by democratically governing distribution questions by and between equal controlling members. Democratic oversight of decisions to equitably distribute assets and other benefits means capital ownership is arranged in a way for social benefit inside the organization. External societal benefit is also encouraged by incorporating the operating-principle of cooperation between co-operatives.

Profits (or losses) earned by the worker's cooperative are shared by worker owners. Salaries generally have a low ratio difference which ideally should be "guided by principles of proportionality, external solidarity and internal solidarity (such as a two to one ratio between lowest and highest earner), and often are equal for all workers. Salaries can be calculated according to skill, seniority or time worked and can be raised or lowered in good times or bad to ensure job security.

Worker cooperatives have a wide variety of internal structures. Worker control can be exercised directly or indirectly by worker-owners. If exercised indirectly, members of representative decision-making bodies (e.g. a Board of Directors) must be elected by the worker-owners (who in turn hire the management) and be subject to removal by the worker-owners. This is a hierarchical structure similar to that of a conventional business, with a board of directors and various grades of manager, with the difference being that the board of directors is elected.

On Organization Registration. Organizing a cooperative can be complex and simple. It requires an understanding of the basic needs of the prospective cooperative members. It demands patience from the organizer who must make the cooperative's

Management of Employees' Cooperative of the State Universities and Colleges in Region

long-term goals and objectives, and its visions a real part of the members' lives. But it can be too easy because the Cooperative Code of the Philippines (RA 6938) has devised very clear-cut steps for the cooperative organizer and members.

On Membership. Cooperative members are persons-individuals, partnerships, corporations, and associations-holding membership in a cooperative organized without capital stock or holding stock in a cooperative with capital stock. These persons are instrumental in starting or keeping the cooperative business going because they realize they can solve their economic problems and attain their goals only by working together. They voluntarily affiliate with the cooperative. Any person marketing, purchasing, or obtaining a service through a cooperative is a patron. Members fulfilling their obligation by patronizing their cooperative are called member patrons.

A member of a cooperative is an owner of that co-op. Generally, they become a co-op owner (member) when they economically contribute capital through the purchase of a share of the co-op. By becoming a member, an individual receives decision making rights in the co-op. The level of decision making rights for member-owners often depends on the size and type of co-op. But in every form of co-op, at minimum, the members elect the co-op's board of directors. In addition, members of co-ops must own that co-op *equally* - meaning all members may only have one share and one vote in decision making processes.

According to the first cooperative principle, membership in a co-op must be "voluntary and open": *Co-operatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.*

Membership must be "voluntary" because formerly in some countries with dictatorships "cooperatives" had forced membership and were only "cooperative" in name. (<http://www.ica.coop/coop/principles.html>)

On Administration of Cooperatives. Galor (1988) cited that cooperative enterprise is distinct in its management structure, than other enterprises management structure. The cooperative enterprise is composed of two elements. It stands on two legs:

1. The ownership leg. The cooperative belongs to all its members individually and equally, and they finance the assets of the cooperative entirely and equally.

2. The functioning leg. The members pay for the entire costs of operation of the cooperative, but not equally. They pay for its operation according to their patronage in the cooperative. This paper will show the other aspect of the cooperative management, its democratic structure.

In the administration of other organizations, a hierarchy of responsibility is seen, with one person in charge at the top. From the apex, authority is delegated to those beneath, in progressively increasing numbers. In other words, a director delegates authority to the deputy directors, they delegate to the various executives, who, in turn, delegate to the various department managers. An organizational pyramid has therefore been generated with one in control at the apex and a broad base of responsibility.

Galvez (2015) mentioned the report of Cooperative Development Authority that the total of registered cooperatives in the country is 2,500, of which, organizations are basically formed for the following reasons: 1) to strengthen their operations and bargaining powers; 2) to have a more efficient sharing of technology and information; 3) to have a centralized office that will look after their training and information needs; and 4) to have a representative body which will represent them in functions concerning credit cooperatives.

He found out in his study, that cooperative members are very much aware of the desire to obtain loan assistance rather than to develop the cooperative which attributed to the failure of many cooperatives. Most respondent-member of the cooperative had undergone training and seminars in connection with cooperative development, which include leadership and management trainings, bookkeeping and

Galvez (2015) on her study "Status, Problems and Prospects of the Agricultural Multipurpose Cooperatives in the Province of Abra" found out that majority of the employees were male, a substantial number of the employees are within the age bracket 40 – 49, great majority of the employees were married, a great number of the employees are college graduate, mostly of the employees involved were members of committees, majority of the employees were engaged in farming, majority have 5 – 9 years of experience, a mark percentage of the employees can earn a minimal monthly income and majority of the employees have attended 1-5 seminars, a great percentage of the respondents are engaged in farming.

Rafanan (2014) in her study Status, Problems and Prospects of the Nueva Segovia Consortium of Cooperatives – "Ballaig't Kagimongan" stated that the entrance of Nueva Segovia Consortium of Cooperatives in the field of new microfinance program, which is engaging in agricultural business through sale and lending of synthetic fertilizers, organic fertilizers and foliar fertilizers to all members, regular, individuals and farmers and the prospect of entering into the Agrarian Information and marketing Center (AIM-CProject) was of great help.

Management of Employees' Cooperative of the State Universities and Colleges in Region

On Responsibilities, Rights and Privileges in a Cooperative. Every cooperative shall have an official postal address to which all notices and communications shall be sent. Such address and every change thereof shall be registered with the Authority. The accountant or the bookkeeper of the cooperative shall be responsible for the maintenance of the cooperative in accordance with generally accepted accounting practices. He shall also be responsible for the production of the same at the time of audit or inspection.

The audit committee shall be responsible for the continuous and periodic review of the books and records of account to ensure that these are in accordance with generally accepted accounting practices. He shall also be responsible for the production of the same at the time of audit or inspection.

Every cooperative shall draw up regular reports of its program of activities, including those in pursuance of their socio-civic undertakings, showing their progress and achievements at the end of every fiscal year. The reports shall be made accessible to its members, and copies thereof shall be furnished to all its members or record. These reports shall be filed with the Authority within one hundred twenty (120) days from the end of the calendar year. The form and contents of the reports shall be as prescribed by the rules of the Authority. Failure to file the required reports shall subject the accountable officer/s to fines and penalties as may be prescribed by the Authority, and shall be a ground for the revocation of authority of the cooperative to operate as such. The fiscal year of every cooperative shall be the calendar year except as may be Register of Members as Prima Facie Evidence. Any register or list of members shares kept by any registered cooperative shall be prima facie evidence of the following particulars entered therein:

Every director, officer, and employee handling funds, securities or property on behalf of any cooperative shall be covered by a surety bond to be issued for a duly registered insurance or bonding company for the faithful performance of their respective duties and obligations. The board of directors shall determine the adequacy of such bonds. Upon the filing of the application for registration of a cooperative, the bonds of the accountable officers shall be required by the Authority. Such bonds shall be renewed manually and the Authority shall accordingly be informed of such renewal.

On Capital Property and Funds. The Cooperative Code of the Philippines cited the following as sources of capital and funds of a cooperative. The greater the amount of capital held by the cooperative, the greater its ability to purchase more efficient technology, invest in staff training and education and make other improvements to the running of the business.

Deriada (2005), on his paper, "Assessment of Cooperative Movement in a Developing Country: The Philippine Experience" cited that the capital fund in cooperatives differs from ordinary entrepreneurial capital in several respects. The equity comes from members, obtained by direct contribution through membership fees, share capital or the desire of the members to retain a portion of its dividends or patronage refunds in the cooperative. Moreover, scarce financing, lack of cooperative consciousness. One of the most complicated issues, which concern the financial management of both the cooperatives and the IOFs, is the relation between the capital structure of a firm and its ability to compete IOFs operated within the same market. This problem is of particular concern for cooperatives since on the one hand profit maximization is not considered to be their primary aim, while on the other they come under enormous pressure from competition from the private sector to finance investments and expensive competitive strategies, given that the cooperatives offer the same products and they are exposed to the same market conditions with the IOFs (Bateman et al., 1979; Oustapassidis, 1998). It is well known that the financial structure of the cooperatives is impacted by the management system, fundamentally differing from that of IOFs (one man = one vote, instead of one share = one vote) with the ensuing consequences as regards the dividends and interest policies. However, it is vital for cooperatives to achieve the optimum capital structure in order to be in a position to fund both the necessary investments and strategies which will render them competitive (Helmberger and Hoos, 1962; Oustapassidis and Notta, 1997). Otherwise they will not be able to survive in the long run within markets where both competitive strategies and investment in new technology are intensively applied by the existing firms. Greek dairy manufacturing firms are forced to apply such expensive practices to increase their market power (Oustapassidis, 1998; Nielsen Hellas, 1990-98). The ability of firms to finance these strategies significantly affects the net profit margin and thus their competitiveness. While the Industrial Economics literature includes a large number of empirical studies referring to the effects of structural (e.g., market share) and organization variables on firm's performance (e.g., Scherer and Ross, 1990; Hay and Morris, 1991; Martin, 1994; Vlachvei and Oustapassidis, 1998; Oustapassidis and Vlachvei, 1999) only few studies (e.g., Martin, 1993) have examined the effects of financial ratios on profitability in the manufacturing sector. Further, the relevant cooperative literature includes some studies (e.g., Price and Peters, 1983 and 1985; Parliament et al., 1990) referring to the financial characteristics of agricultural cooperatives.

The Rochdale Pioneers "Law First" of their Rochdale Equitable Pioneers Society rules of 1844 stated that: "The objects and plans of this Society are to form arrangements for the pecuniary benefit, and improvement of the social and domestic condition of its members, by raising a sufficient amount of capital in shares of £1 each, to bring into operation the following plans

Management of Employees' Cooperative of the State Universities and Colleges in Region

and arrangements:" By 1860 the Pioneers' commitment to the principles of self-help and self-sufficiency were such that the "Rules of Conduct" for their co-operative society stated: "That capital should be of their own providing" In 1844 the Pioneers saved for a year to raise capital in shares of £1 from each member; a significant sum which equated to a week and a half's wages for a skilled worker at the beginning of the Industrial Revolution. Some co-operatives have reduced the capital investment required to become a member and to gain voting rights to an insignificant nominal amount. This devalues membership and creates an inherent danger that the core co-operative values of self-help and self-responsibility are not applied. A co-operative that relies heavily on external sources for the capital needed to fund its business operations creates a risk of breaching the 4th Principle of autonomy and independence through the financial and compliance covenants imposed by commercial lenders or venture capital investors. The balance between the relative weight of member capital and external capital should be carefully watched by members. Too much reliance on external capital can lead to loss of autonomy, independence and democratic control with investors gaining control of key business decisions as a condition of their investment.

METHODOLOGY

Research Design. This descriptive study used quantitative and qualitative techniques to explore the status of employees' cooperative in Region 1. It makes use of mixed methods research design such as the use of a survey questionnaire and interview.

According to Herse-Biber (2010), mixed methods research holds greater potential to address complete questions by acknowledging the dynamic interconnections that traditional research has not adequately addressed. The used of the triangulation method ultimately fortifies and enriches the study conclusions, making them more acceptable and advocates of qualitative and quantitative methods. Moreover, it allowed the researcher to gain a fuller understanding of the research problem or to clarify the given results (Green and Greham, 1989).

Population and Sample. This study includes all the universities and colleges in Region 1, namely: Mariano Marcos State University (MMSU), University of Northern Philippines (UNP); Ilocos Sur Polytechnic State College (ISPSC), Sta. Maria and North Luzon Philippines State College (NLPSC), Don Mariano Marcos Memorial State University (DMMMSU) and Pangasinan State University (PSU).

On the part of the respondents, the samples were determined through the use of the formula given below.

$$n = \frac{N}{1 + Ne^2} \quad \text{where } N = \text{population}$$

n = sample size
e = margin of error

Table 1. Distribution of the Respondents of the Study

Employees' Cooperatives	Manager		Employees/Officers		Members	
	N	N	N	n	N	n
SUC 1	1	1	3	3	1,225	125
SUC 2	1	1	3	3	245	66
SUC 3	1	1	2	2	268	57
Total	3	3	8	8	1,738	248

Data Gathering Instruments. Data gathered through the survey questionnaires were complimented with interviews. Questionnaire for the survey was constructed by the researcher adhering to the standard of questionnaire construction. It was content validated by experts in the field of Cooperative Management. three (3) sets of questionnaire were answered by the cooperative managers, employees or officers and members.

Part I obtained information on the level of effectiveness on the management aspects particularly on of employees cooperative.

Part II generated information on the level of outputs of the employees' cooperative.

The data were tabulated in different tables reflecting the mean with their corresponding description of the item.

In analyzing and interpreting the data on the level of effectiveness of the management of employees' cooperative, the following norms were used:

Scale	Statistical Range	Item Description	Overall Descriptive Rating
5	4.21-5.00	Very Effective	Very High
4	3.41-4.20	Much Effective	High
3	2.61-3.40	Effective	Moderate
2	1.81-2.60	Moderately Effective	Low

Management of Employees' Cooperative of the State Universities and Colleges in Region

1	1.00-1.80	Not Effective	Very Low
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In analyzing and interpreting the data on the output of employees' cooperative of the SUCs in Region 1, the following norms were used:

<u>Scale</u>	<u>Statistical Range</u>	<u>Item Description</u>	<u>Overall Descriptive Rating</u>
5	4.21-5:00	Very High Output	Very High
4	3.41-4.20	High Output	High
3	2.61-3.40	Moderate Output	Moderate
2	1.81-2.60	Low Output	Low
1	1.00-1.80	No Output	Very Low

In analyzing and interpreting the data on the impact of employees' cooperative of the SUCs in Region 1, the following norms were used:

<u>Scale</u>	<u>Statistical Range</u>	<u>Item Description</u>	<u>Overall Descriptive Rating</u>
5	4.21-5:00	Very Highly Impact	Very High
4	3.41-4.20	High Impact	High
3	2.61-3.40	Moderate Impact	Moderate
2	1.81-2.60	Low Impact	Low
1	1.00-1.80	No Impact	Very Low

Data Gathering Procedure. To facilitate the gathering of data, permission to administer the questionnaire was obtained from the President of each university/college. The period of distribution and retrieval of the questionnaire was negotiated with the manager of the employees' cooperative.

Statistical Treatment of Data. The data gathered in this study were analyzed and interpreted using the following statistical tools:

Mean was used to determine the level of effectiveness of the Management of Employees' Cooperative in SUCs Region 1.

The Regression Analysis was used to determine the relationship between variables taken singly or in combination.

Ethical Consideration

The researcher's purpose was to contribute something for the improvement of the management of employees' cooperative by the State College and universities in Region I. In addition, the conduct of this study was not for personal purposes.

The permission to conduct a study was given by the University of Northern Philippines through a permission letter addressed to the university president. There was also a letter of consent for the validation of the questionnaire, a letter of consent to be distributed to the respondents. When the respondents granted the researcher's permission to gather data from them, they answered the questionnaires for about 15 minutes.

The respondents were asked to participate in the conduct of this study. Each respondent determined his or her profile, the extent of management of employees of cooperatives in SUC in Region I, level of the management of employees' cooperatives, level of outputs of the employees' cooperatives, level of impact of the level of effectiveness of employees' cooperatives, and the level of effectiveness of management of employees' cooperative influenced by the inputs. There was no possible risk in the respondents' participation to this study.

The respondents' participation was voluntary. There was also no compensation given to them. All data gathered from respondents were strictly confidential. All data gathered were sealed in envelopes and kept in a box. The researcher ensured the safety and protection of the respondents' identity and the information that were gathered. Only the researcher was able to access the respondents identify the data. The researcher assured that the respondents' right to confidentiality and privacy were respected.

Moreover, soft copies of data gathered were saved in the researcher's personal computer with passcode/ password. There were no individual identities revealed.

PRESENTATION, ANALYSIS, AND INTERPRETATION OF DATA

The data gathered on the management practices of employees' cooperative of SUCs in Region 1 are presented in this chapter with their corresponding analysis and interpretation.

The level of effectiveness of the management of employees' cooperatives in SUC's in Region 1 in terms of Cooperative Governance

On Organization and Registration

Management of Employees' Cooperative of the State Universities and Colleges in Region

Table 2 shows the item mean ratings showing the level of management of employees' cooperative of SUCs in Region I in terms of cooperative governance and management along with organization and registration.

Table 2 Item Mean Rating showing the Level of Management of Employees' Cooperative of SUCs in Region 1 in terms of Cooperative Governance and Management along with Organization and Registration

Organization and Registration	Manager		Personnel		Member		As Whole ^a	
		DR		DR		DR		DR
The cooperative is set to undertake activities for the purpose agreed upon by the original members	4.00	MuE	4	MuE	4.08	MuE	4.03	MuE
The cooperative primary objective is to help improve the quality of life of the members.	4.33	VE	4.88	VE	4.05	MuE	4.42	VE
The cooperative exercise powers and privileges to carry out its purpose or purposes as stated in its article of incorporation.	4.33	VE	4.25	VE	4.08	MuE	4.22	VE
The original incorporators of the cooperative met all the minimum requirements set by the law.	3.67	MuE	4.75	VE	4.08	MuE	4.17	MuE
The coop prepared a general statement of purpose and structure and submitted to the CDA during the registration.	4.33	VE	4.25	VE	4.08	MuE	4.22	VE
The cooperative have a limited liability.	4.00	MuE	3.50	MuE	3.81	MuE	3.77	MuE
The cooperative shall exist for the period of 50 years and has plans to renew.	4.33	VE	3.13	E	3.90	MuE	3.79	MuE
The cooperative has an article of cooperation that is well communicated to all the members	4.67	VE	4	MuE	4.05	MuE	4.24	VE
The cooperative has by laws that is well communicated to all the members	4.00	MuE	4.75	VE	4.02	MuE	4.26	VE
The type and category of the cooperative is clear to the general assembly	4.67	VE	4.75	VE	4.06	MuE	4.49	VE
Overall	4.23	VH	4.22	VH	4.02	H	4.16	H

Statistical Range	Item Descriptive Rating	Overall Descriptive Rating
4-21- 5.00	Very Much Effective (VE)	Very High (VH)
3.41-4.20	Much Effective (MuE)	High (H)
2.61-3.40	Effective (E)	Average (A)
1.81-2.60	Fairly Effective (FE)	Low (L)
1.00-1.80	No Effective (NE)	Very Low (VL)

As seen in Table 2, there is a "High" level of effectiveness of management of employees' cooperative in SUCs' in Region 1 in terms of cooperative governance and management along with organization and registration with a mean rating of 4.16. This means that employees' cooperatives in SUCs of Region 1 are organized and registered in accordance with laws on cooperatives. Galvez (2015) supported this, which mentioned the report of Cooperative Development Authority that organizations are basically formed to strengthen their operations and bargaining power, have a more efficient sharing of technology and information and have a representative body that will represent them in functions concerning credit cooperative. Moreover, the Cooperative Code of the Philippines (R.A 6938) has devised a very clear-cut step for cooperative organizers and members.

Taken singly, the items "The type and category of the cooperative is clear to the general assembly" and "The cooperative primary objective is to help improve the quality of life of the members" got the highest mean ratings of 4.49 and 4.42, respectively, described as "Very Much Effective." This means that the cooperative is formed to uplift the quality of life amongst its members, which further implies that cooperatives primary objectives are for the benefit of its members.

Taken per group, the manager-respondents perceived a "Very High" ($\bar{x} = 4.23$) level of management of employees cooperative in terms of cooperative governance and management along with organization and registration. The items "The

Management of Employees' Cooperative of the State Universities and Colleges in Region

cooperative has an article of cooperation that is well communicated to all the members" and "The type and category of the cooperative is clear to the general assembly" received a same mean rating of 4.67 described as "Very Much Effective." This means that managers properly communicate the article of cooperation since this is a mandate of the cooperative law and its operation.

Personnel-respondents perceived a "Very High" ($\bar{x} = 4.22$) level of management of employees cooperative in terms of cooperative governance and management along with organization and registration. The item "The cooperative primary objective is to help improve the quality of life of the members" got the highest mean rating of 4.88, described as "Very Effective." This agrees with the primary goal of cooperatives, wherein cooperatives are being formed for the benefit and welfare of the members. However, the item "The cooperative shall exist for the period of 50 years and has plans to renew" got the lowest mean rating of 3.13, described as "Effective." This means that cooperatives' perception of their existence was least considered because of uncertainty, and they are not sure what will happen in the future.

Moreover, member-respondents perceived a "High" ($\bar{x} = 4.02$) level of management of employees cooperative in terms of cooperative governance and management along with organization and registration. The item "The type and category of the cooperative is clear to the general assembly" received the highest mean rating of 4.49, described as "Very Effective. This means that communication as to the type and category of the cooperative is being explained and known by the members of the cooperative since members are the owners of the cooperative. Meanwhile, the item "The cooperative have a limited liability" got the lowest mean rating of 3.89, described as "Very Effective." This means that cooperative liability is low because they have sufficient capital to finance their operations.

On Membership

Table 3 shows the item mean ratings on the level of management of employees' cooperative of SUCs in Region I in terms of cooperative governance and management along membership.

There is a "High" level of effectiveness of management of employees' cooperative in SUCs' in Region 1 in terms of cooperative governance and management along with membership, as backed up by its mean rating of 4.31. This means that employees cooperative of the SUCs in region 1 is open to all persons in the institution who can use their services and are willing to accept responsibilities and membership, without gender, social, racial, political, or religious discrimination. Employees' cooperative in SUCs of Region 1 are organized and registered in accordance with laws on cooperatives.

Table 3. Item Mean Rating showing the Level of Management of Employees' Cooperative of SUCs in Region 1 in terms of Cooperative Governance and Management along with Membership

Membership	Manager		Personnel		Member		Overall	
		DR		DR		DR		DR
A member is entitled to all the rights and privileges of membership	4.33	VE	4.75	VE	4.25	VE	4.44	VE
The members can be categorized into:								
Regular Member								
Associate member	4.33	VE	4.75	VE	4.12	MuE	4.4	MuE
Contractual employees can be members in the cooperative	4.33	VE	4.88	VE	3.87	MuE	4.36	VE
Elective officials of the government are ineligible to become officers or board of directors	4	MuE	4.63	VE	3.80	MuE	4.14	MuE
An applicant for membership is approved by the board of directors	4.33	VE	4.63	VE	3.98	MuE	4.31	VE
A member is liable for the debts of the cooperative to the extent of his contribution to the share capital	4.67	VE	4.38	VE	3.99	MuE	4.35	VE
A member of a cooperative may, for any valid reason, withdraw from membership	4.67	VE	4.63	VE	3.89	MuE	4.40	VE
A member may be terminated by a vote of the majority of all the members of the board of directors.	4	MuE	4.25	VE	3.85	MuE	4.03	MuE
A member may be terminated by a insanity and death	4.67	VE	4.38	VE	3.99	MuE	4.35	VE
A member who is a government employees or official may in the discharge of is duties as a member in the cooperative, be allowed by the end of office concerned to use official time for attendance at the general assembly	4.67	VE	4.38	VE	3.97	MuE	4.34	VE
Overall	4.40	VH	4.56	VH	3.97	H	4.31	VH

Management of Employees' Cooperative of the State Universities and Colleges in Region

Taking the items singly, the item "A member is entitled to all the rights and privileges of membership" received the highest mean rating of 4.44, described as "Very Much Effective." This means that employees cooperatives in SUCs in Region I members enjoy all the rights and privileges of being cooperative. Meanwhile, the item "A member may be terminated by a vote of the majority of all the members of the board of directors" received the lowest mean rating of 4.03, described as "Much Effective." This means that there is a low tendency of termination of membership in the cooperative.

Considering per group of respondents, the managers perceived a "Very High" ($\bar{x} = 4.40$) level of management of employees cooperative in terms of cooperative governance and management along with membership. The items "A member is liable for the debts of the cooperative to the extent of his contribution to the share capital," "A member of a cooperative may, for any valid reason, withdraw from membership," "A member may be terminated by a insanity and death," and "A member who is a government employees or official may in the discharge of duties as a member in the cooperative, be allowed by the end of office concerned to use official time for attendance at the general assembly" got the highest mean rating of 4.67, described as "Very Effective." This means that the cooperative has been consistent in its policy along with membership as manifested by policies and rules. Meanwhile, managers perceived items "Elective officials of the government are ineligible to become officers or board of directors" and "A member may be terminated by a vote of the majority of all the members of the board of directors" to have the least mean rating of 4.0, described as "Much Effective." This means that only private individuals are being tapped with their expertise to man the operations of the cooperative this may be because they have enough and sufficient time to man the activities and operations of the cooperative.

In terms of the personnel-respondents, they perceived a "Very High" ($\bar{x} = 4.56$) level of management of employees cooperative in terms of cooperative governance and management along with membership. The item "Contractual employees can be members in the cooperative" obtained the highest mean rating of 4.88, described as "Very Effective." This means that membership in the cooperative is very simple so long as it can pay dues and fees provided in their cooperative. However, the item "There is an executive committee appointed by the board of directors" obtained the lowest mean rating of 4.25, described as "Effective." This implies that the executive committee is least considered since they have their manager/s to oversee the cooperative's operations and consider their capacity to pay since they are only small type cooperatives.

Lastly, the member-respondents perceived a "High" ($\bar{x} = 3.97$) level of management of employees cooperative in terms of cooperative governance and management along with membership. The item "The general assembly is composed of members who are entitle to vote" gained the highest mean rating of 4.25, described as "Very Effective. This means that members in the cooperative exercise their right to suffrage in the general assembly since they are cooperative owners. Meanwhile, the item "A member may be terminated by a vote of the majority of all the members of the board of directors" gained the lowest mean rating of 3.80, described as "Very Effective." This implies that termination by a vote is least considered, which may be because termination of membership is rarely happening in the cooperative.

On Administration

It can be gleaned from Table 4 that the participants perceived a "Very High" ($\bar{x} = 4.56$) level of effectiveness of the management of employees' cooperative along cooperative governance under representative and participants along Administration. This means that employees' cooperative in SUCs' of Region 1 organized and registered in accordance with laws on cooperatives.

Table 4. Item Mean Rating showing the Level of Management of Employees' Cooperative of SUCs in Region 1 in terms of Cooperative Governance and Management along Administration

Administration	Manager		Personnel		Member		As Whole	
	DR	VE	DR	VE	DR	VE	DR	VE
The general assembly is composed of members who are entitle to vote.	4.67	VE	4.63	VE	4.31	VE	4.53	VE
The general assembly is the highest policy making body	5	VE	4.50	VE	4.23	VE	4.58	VE
There is an annual regular meeting of the general assembly	4.67	VE	4.50	VE	4.30	VE	4.49	VE
Quorum of meetings is 25% of all the members	4.67	VE	4.50	VE	4.02	MuE	4.40	VE
Each member shall have only one vote	4.67	VE	4.50	VE	4.25	VE	4.47	VE

Management of Employees' Cooperative of the State Universities and Colleges in Region

The direction and management of the affairs of the cooperative is vested to the board of directors	4.67	VE	4.62	VE	4.13	MuE	4.47	VE
The responsibility of the board of the board of directors are stated on the by laws	4.67	VE	4.50	VE	4.27	VE	4.48	VE
There is an executive committee appointed by the board of directors	4.67	VE	4.52	VE	4.21	VE	4.47	VE
The bylaws provides the creation of different committees.	4.67	VE	4.37	VE	4.17	MuE	4.40	VE
There is a compensation to the officers and committee members	4	MuE	4.37	VE	4.13	MuE	4.17	MuE
Overall	4.63	VH	4.51	VH	4.20	H	4.45	VH

The item "The general assembly is the highest policy making body" received a mean rating of 4.58, described as "Very Much Effective." This means that the cooperative recognizes the general assembly as the overall policy making body and this may be because members are the owners of the cooperative. Meanwhile, the item "There is a compensation to the officers and committee members" received a mean rating of 4.17, described as "Much Effective." This means that cooperative least considers giving of compensation to its officers and committee members and this may be because there is a separate compensation system being implemented by the employees cooperatives of SUCs in region 1.

Considering per employees, manager-respondents perceived the item, "The general assembly is the highest policy making body" to be "Very Much Effective" with the highest mean rating of 5. This means that the cooperative had respected members in terms policy and decision making since members constitute the general assembly. It is significant to note that almost all the items perceived to be Very Much Effective, except for the item, "There is a compensation to the officers and committee members", which got the lowest mean rating of 4, described as "Much Effective." This implies that officers and other committee related to the cooperative has remuneration and this may be because they are considered as employees of the cooperative who man the activities and operations.

For the personnel-respondents, it is significant to note that all the items perceived to be "Very Much Effective" with mean ratings ranging from 4.37 to 4.63. The item "The general assembly is composed of members who are entitled to vote." got the highest mean rating of 4.63 described as "Very Much Effective". This means that the cooperative give due respect to the members since they are the owners of the cooperative. However, the item "There is a compensation to the officers and committee members" got the lowest mean rating of 4.37 described as "Very Effective". This means that remuneration of officers and officers were least considered and this may be because they are also members of the cooperative and whose goal is to help.

Moreover, with respect to the ratings of the member-respondents, the item "The responsibility of the board of the board of directors are stated on the by laws" received the highest mean rating of 4.27 described as "Very Much Effective" while the item "Quorum of meetings is 25% of all the members" received the lowest mean rating of 4.02 described as "Much Effective". This implies that board of directors responsibility are being laid down and stated by laws of the cooperative and this may be because they are governed by the existing laws of the cooperative. Further, the quorum was least considered and this may be because there are some members who do not attend to meetings and programs and activities of the cooperative.

Table 5. Item Mean Rating showing the Level of Management of Employees' Cooperative of SUCs in Region 1 in terms of Cooperative Governance and Management along Responsibilities, Rights and Privileges

Responsibilities, Rights and Privileges	Manager		Personnel		Member		As a Whole	
		DR		DR		DR		DR
The cooperative has an official postal address								
The following books are kept open								
Code	4.67	VE	4.63	VE	4.17	MuE	4.49	VE
Regulations of the CDA	4.67	VE	4.63	VE	4.14	MuE	4.48	VE
Copy of the articles of cooperation	4.67	VE	4.50	VE	4.17	MuE	4.45	VE
A register of members	4.67	VE	4.38	VE	4.18	MuE	4.41	VE
The books of the minutes of the meetings	4.67	VE	4.50	VE	4.15	MuE	4.44	VE
Share books,	4.67	VE	4.62	VE	4.09	MuE	4.46	VE
7. Reports shall be made available	4.67	VE	4	MuE	4.13	MuE	4.27	VE

Management of Employees' Cooperative of the State Universities and Colleges in Region

8. Every director or officer handling funds shall be covered by surety bonds	5	VE	4.13	MuE	4.03	MuE	4.39	VE
9. The cooperative shall be exempted from any tax	4.67	VE	4.50	VE	3.97	MuE	4.38	VE
10. The cooperative has an official postal address to which all notices and communications shall be sent and it shall be registered with the authority.	4.67	VE	4.38	VE	4.08	MuE	4.38	VE
Overall	4.70	VH	4.42	VH	4.11	H	4.41	VH

Table 5 shows the "Very High" level of effectiveness of management of employees' cooperative in SUCs' in Region 1 along cooperative governance under representative and participants along administration with a mean rating of 4.41. This means that employees' cooperative in SUCs' of Region 1 organized and registered in accordance with laws on cooperatives.

For the manager-respondents, they perceived the item, "Every director or officer handling funds shall be covered by surety bonds" to be "Very Much Effective" ($\bar{x} = 5$). This means that managers are proactive since they insure the funds of the cooperative. All other indicators were perceived to be "Very Much Effective" also, with mean ratings of 4.67 each.

For the personnel-respondents, the items "Code shall be kept open" and "Regulations of CDA are kept open" got the highest mean rating of 4.63, described as "Very Effective." This implies that cooperative books are intact and open to an interested party since the members own cooperatives. Meanwhile, the item "Reports shall be made available" got the lowest mean rating of 4, described as "Much Effective." This means that reports' availability was least considered, and this may be because they consider the cut-off of each report and the preparation period of such report.

Lastly, for the member-respondents, the item "Code shall be kept open" got the highest mean rating of 4.49 described as "Very Effective". This is in consonance with the latter findings that books of the cooperative are open to interested party. However, the item "Reports shall be made available" got the lowest mean rating of 4.02 described as "Very Effective." This means that reports are only available when necessary and as requested by officials and when the need arise.

On Capital, Property, and Funds

Table 6 presents the item mean ratings of the level of effectiveness of the management of employees' cooperative along cooperative governance under representative and participants along capital property and funds as perceived by the managers, employees and members of the employees' cooperative.

Table 6. Item Mean Rating showing the Level of Management of Employees' Cooperative of SUCs in Region 1 in terms of Cooperative Governance and Management along Capital, Property and Funds

Capital Property and Funds	Manager		Personnel		Member		As a Whole	
		DR		DR		DR		DR
The sources of the capital are the following:								
Members share capital	4.67	VE	4.63	VE	4.35	VE	4.55	VE
Loans and borrowings	4.67	VE	4.50	VE	4.21	VE	4.46	VE
Revolving capital	4.67	VE	4.75	VE	4.21	VE	4.54	VE
Subsidies	4.33	VE	4.38	VE	4.12	MuE	4.28	VE
Donations	4.33	VE	4.25	VE	4.06	MuE	4.21	VE
Grants	4	MuE	4.13	MuE	4.07	MuE	4.07	MuE
7. A cooperative may invest its capital	4	MuE	4.25	VE	4.16	MuE	4.15	MuE
8. The cooperative is subjected to annual audit	4.33	VE	4.13	MuE	4.23	VE	4.23	VE
9. The office carefully preserve all the records	4.33	VE	4.38	VE	4.17	MuE	4.29	VE
10. The accountant or the bookkeeper of the cooperative shall be responsible for the maintenance of the cooperative in accordance with generally accepted accounting practices.	4	MuE	4.38	VE	4.17	MuE	4.18	MuE
Overall	4.33	VH	4.38	VH	4.17	H	4.29	VH

Management of Employees' Cooperative of the State Universities and Colleges in Region

Table 6 shows that the level of effectiveness of management of employees' cooperative in SUCs' in Region 1 along cooperative governance under representative and participants along capital property and funds is "High" with a mean of 4.29. This means that employees' cooperative in SUCs' of Region 1 organized and registered in accordance with laws on cooperatives.

Considering the personnel-respondents, the item "Revolving capital is the source of capital" was perceived to be "Very Much Effective" ($\bar{x} = 4.75$). This means that revolving capital had been the primary source of capital of the cooperative since it is formed by its members. Meanwhile, the item "Grants is the source of capital" was perceived to be "Much Effective" ($\bar{x} = 4.13$). This means that grants and in other forms were least considered and this may be because cooperative does not receive any grant from other granting agencies and people.

And the member-respondents perceived the item "Members share capital as the source of the capital" to be "Very Effective" ($\bar{x} = 4.35$). This is in consonance with the latter findings wherein share capital is the main source of funds by the cooperative in order to finance its operations. However, the items "A cooperative may invest its capital", "Grants as source of the capital" and "Donations as source of the capital" were perceived to be "Much Effective" ($\bar{x} = 4.16, 4.07$ and 4.06 , respectively). This means that the cooperative least consider investing its capital and this may be because they have other source of income rather than investing it to other endeavors.

On Allocation and Distribution of Net Surplus

Table 7 presents the level of effectiveness of the management of employees' cooperative along cooperative governance under representative and participants along allocation and distribution of net surplus as perceived by the managers, employees and members of the employees' cooperative.

Table 7. Item Mean Rating showing the Level of Management of Employees' Cooperative of SUCs in Region 1 in terms of Cooperative Governance and Management along Allocation and Distribution of Net Surplus

Allocation and Distribution of Net Surplus	Manager		Personnel		Member		As a Whole	
		DR		DR		DR		DR
The Net surplus shall be determined by the general assembly	4.67	VE	4.38	VE	4.11	MuE	4.39	VE
There shall be an allocation to the following:								
2. Reserve fund	4.67	VE	3.87	MuE	4.07	MuE	4.39	VE
3. Education and training fund	4.67	VE	3.88	MuE	4.06	MuE	4.20	MuE
4. Community development fund	4.33	VE	3.88	MuE	4.04	MuE	4.08	MuE
5. Optional Fund	4.33	VE	4	MuE	3.98	MuE	4.10	MuE
6. Interest on share capital	4	MuE	4.38	VE	4.08	MuE	4.15	MuE
The net surplus shall be not be construed as profit but as an excess of payments made by the members for the loans borrowed.	4.33	VE	4	MuE	4.05	MuE	4.13	MuE
The general assembly may resolve the distribution of net surplus	3.67	MuE	4.37	MuE	4.06	MuE	4.02	MuE
In the case of non -member non patron, the proportionate amount of patronage refund shall be set aside in a general fund.	3.67	MuE	4.38	MuE	4.02	MuE	4.02	MuE
Any subscriber who has not fully paid his subscribed share capital or any non member patron who has accumulated the sum necessary for membership but does not request nor agree to become a member , the amount accumulated shall be credited to the reserve fund.	4.33	VE	4.38	MuE	4.02	MuE	4.24	VE
Overall	4.27	VH	4.15	H	4.05	H	4.16	H

The level of effectiveness of management of employees' cooperative in SUCs' in Region 1 along cooperative governance under representative and participants along allocation and distribution of net surplus received a mean rating of 4.16 described as "High." This means that employees' cooperative in SUCs' of Region 1 has a high level of practice along the allocation and distribution of the net surplus.

Management of Employees' Cooperative of the State Universities and Colleges in Region

The item "The Net surplus shall be determined by the general assembly" received a mean rating of 4.39 described as "Very Much Effective" while the item "In the case of non-member non patron, the proportionate amount of patronage refund shall be set aside in a general fund" received a mean rating of 4.02 described as "Much Effective." This implies that the general assembly is the highest body of the cooperative and this may be because they are also the decision makers of the employees cooperative of SUCs in region 1. Also, there are minimal transactions along non-member non patron and this may be because cooperatives were location within the vicinity of the SUCs.

Moreover, the personnel-respondents rated items "The Net surplus shall be determined by the general assembly", "Interest on share capital", "In the case of non-member non patron, the proportionate amount of patronage refund shall be set aside in a general fund" and "Any subscriber who has not fully paid his subscribed share capital or any non-member patron who has accumulated the sum necessary for membership but does not request nor agree to become a member, the amount accumulated shall be credited to the reserve fund" to be "Very Much Effective" with mean rating of 4.38 each item. This implies that the general assembly being the highest body in the cooperative determines the net surplus and this may be because they are the governing body and decision making body in the cooperative. However, they rated item "optional fund" to be "Much Effective" with a mean rating of 4. This implies that the cooperative least consider the allocation of operational fund and this may be because they had allocated budget for operations sustainability.

Lastly, for the member-respondents, they rated item "The Net surplus shall be determined by the general assembly" to be "Very Much Effective" with a mean rating of 4.39. This means that the general assembly are the decision makers of the cooperative since they are considered as the owners. Meanwhile, they rated item "Optional fund" to be "Much Effective" with a mean rating of 4.10. This implies that the cooperative find for operations is least considered and this may be because they have an allocated fund for their everyday operations.

Table 8. Summary Mean Rating showing the Level of Management of Employees Cooperative of SUCs in Region I in terms of Cooperative Governance and Management

Cooperative Governance and Management	Manager		Personnel		Member		As a Whole	
	\bar{x}	DR	\bar{x}	DR	\bar{x}	DR	\bar{x}	DR
Organization and Registration	4.23	VH	4.22	VH	4.02	H	4.16	H
Membership	4.40	VH	4.56	VH	3.97	H	4.31	VH
Administration	4.63	VH	4.51	VH	4.20	H	4.45	VH
Responsibilities, rights and privileges	4.70	VH	4.42	VH	4.11	H	4.41	VH
Capital Property and funds	4.33	VH	4.38	VH	4.17	H	4.29	VH
Allocation and Distribution of Net Surplus	4.27	VH	4.15	H	4.05	H	4.16	H
Grand Mean	4.43	VH	4.37	VH	4.09	H	4.30	VH

It can be gleaned from Table 8 that the level of management of employees' cooperative of SUCs in Region I in terms of cooperative governance and management is "Very High" with a mean rating of 4.30. Considering the indicators, the administration received the highest rating of 4.45 described as "Very High" while the organization and registration and allocation and distribution of net surplus received the lowest rating of 4.16 each described as "High." This means that . . .

Taking per respondents, the manager-respondents perceived a "Very High" level of management in terms of cooperative governance and management, as backed up by the mean rating of 4.43. It is significant to note that all the indicators were perceived to be "Very High" level with mean ratings ranging from 4.23 to 4.70. Among the indicators, the responsibilities, rights and privileges received the highest mean rating of 4.70, described as "Very High." This implies that . . .

For the personnel-respondents, they perceived a "Very High" ($\bar{x} = 4.37$) level of management along cooperative governance and management also. They perceived almost all the indicators to be "Very High" with means ranging from 4.22 to 4.56, with the membership having the highest rating. However, the allocation and distribution of net surplus got the lowest mean rating of 4.15 described as "High." This means that . . .

Lastly, the member-respondents rated a "High" level of management in terms of cooperative governance and management with a rating of 4.09. All the indicators were rated to be of "High" level with means ranging from 3.97 to 4.20 with the administration having the highest mean rating. This means that . . .

Management of Employees' Cooperative of the State Universities and Colleges in Region

On Voluntary and Open Membership

Table 9 shows that the respondents assessed a "Very High" ($\bar{x} = 4.36$) level of effectiveness of the management of employees' cooperative under cooperative operations along voluntary and open membership as perceived by the managers, employees and members of the employees' cooperative. This means that employees' cooperative in SUCs' of Region 1 organized and registered in accordance with laws on cooperatives.

Table 9. Item Mean Rating showing the Level of Management of Employees' Cooperative of SUCs in Region 1 in terms of Cooperative Operations along Voluntary and Open Membership

Voluntary and Open Membership	Manager		Personnel		Member		As a whole	
		DR		DR		DR		DR
The cooperative is open to all personnel of the college/university	4.67	VE	4.75	VE	4.23	VE	4.55	VE
The members are willing to accept their responsibilities	4.67	VE	4.63	VE	4.19	MuE	4.54	VE
The cooperative doesn't discriminate the following: Gender Social affiliation. Race Political affiliation Religious organization	4.67	VE	4.63	VE	4.30	VE	4.57	VE
The cooperative is formed by the free choice of the persons who are members of it.	4.33	VE	4.38	VE	4.17	MuE	4.29	VE
The cooperative has set no arbitrary restrictions placed on persons wishing to become members	4.33	VE	4.25	VE	4.12	MuE	4.23	VE
The cooperative is organised for specific purposes	4.33	VE	4.38	VE	4.21	VE	4.31	VE
The members of the cooperative must also be willing to accept the duties that come with being a member	4.33	VE	4.50	VE	4.10	MuE	4.20	MuE
The cooperative is jointly owned and democratically controlled by persons who chose to join it	4.33	VE	4.62	VE	4.09	MuE	4.35	VE
In the cooperative, there should not be a high threshold to become a member	4.0	MuE	4.25	VE	4.14	MuE	4.13	MuE
Cooperative members are encouraged to make a contribution to the cooperative's capital	4.33	VE	4.63	VE	4.19	MuE	4.38	VE
Overall	4.37	VH	4.52	VH	4.18	H	4.36	VH

Taking per item, the indicator "The cooperative doesn't discriminate on: gender, social affiliation, race, political affiliation, and religious organization" received a rating of "Very Much Effective" ($\bar{x} = 4.57$). This means that employees cooperatives of SUCs in region 1 do not choose whom will be their members and this may be because membership in a cooperative is open regardless of their status in life. Meanwhile, the item "In the cooperative, there should not be a high threshold to become a member" received a rating of "Much Effective" ($\bar{x} = 4.13$). This implies that employees cooperative of SUCs in region 1 least considers the provision of high threshold to be a member and this may be because cooperatives provides for the benefit of all in the community.

More so, for the rating of manager-respondents, items "The cooperative is open to all personnel of the college/university," "The members are willing to accept their responsibilities," and "The cooperative does not discriminate" received a rating of "Very Much Effective" with a mean of 4.67 each item. This means that the cooperative membership is open and voluntary, and this may be because the more members the more fund for operations. Meanwhile, the item "In the cooperative, there should not be a high threshold to become a member" received a rating of "Much Effective" ($\bar{x} = 4.0$). This means that the cooperative least consider a high threshold, and this may be because cooperatives membership dues and fees considers the capability of the potential members also to apply for membership.

For the personnel-respondents, all the items received a rating of "Very Much Effective." The item "The cooperative is open to all personnel of the college/university" received a rating of "Very Much Effective" ($\bar{x} = 4.75$). This means that the employees' cooperative is open to all potential members in the college/university and since the entity is an employees'

Management of Employees' Cooperative of the State Universities and Colleges in Region

cooperative. However, the item "The cooperative has set no arbitrary restrictions placed on persons wishing to become members" got the lowest mean rating of 4.25 described as "Very Much Effective". This means that the cooperative disregarded restrictions and this may be because cooperatives membership is open to all who are willing to become a member.

For the member-respondents, the item "The cooperative doesn't discriminate" got the highest mean rating of 4.57 described as "Very Much Effective" while the item "The cooperative is jointly owned and democratically controlled by persons who chose to join it" got the lowest mean rating of 4.09 described as "Much Effective." Thus means that the employees' cooperative in Region 1 are non-discriminatory cooperatives since the goal of the cooperative is to uplift the lives of people in the community.

On Democratic Member Control

Table 10. Item Mean Rating showing the Level of Management of Employees' Cooperative of SUCs in Region 1 in terms of Cooperative Operations along Democratic Member Control

Democratic Member Control	Manager		Personnel		Member		Overall	
		DR		DR		DR		DR
The cooperative is controlled by the members	4	MuE	4.25	MuE	4.04	MuE	4.10	MuE
Members are actively participating in setting policies and setting decisions	4	MuE	4.13	MuE	4.01	MuE	4.05	MuE
Elected officers are accountable to the membership	4	MuE	4.13	MuE	4.07	MuE	4.07	MuE
Members have equal voting rights	4	MuE	4	MuE	4.21	VE	4.07	MuE
Members have equal voting rights (one member one vote)	4	MuE	4	MuE	4.23	VE	4.08	MuE
The cooperative requires the separation of democratic and executive powers, with checks and balances under the control of members.	4.33	VE	4	MuE	4	MuE	4.11	MuE
The cooperative encourages greater levels of participation	4.33	VE	4.25	VE	4.08	MuE	4.22	VE
The cooperative use innovative participative mechanisms	4.33	VE	4.38	VE	4.04	MuE	4.25	VE
The cooperative creates a culture that welcomes and encourages debate, rather than stifles it	4.33	VE	4.25	VE	4.05	MuE	4.21	VE
The cooperative stresses the right to vote on key strategic policy decisions and to participate in electing the representatives who control their co-operative's day-to-day business activities	4.67	VE	4.25	VE	4.06	MuE	4.37	VE
Overall	4.20	H	4.18	H	4.08	H	4.15	H

As seen in Table 10, there is a "High" ($\bar{x} = 4.15$) level of effectiveness of management of employees' cooperative in SUCs' in Region 1 under cooperative operations along voluntary and open membership. This means that the cooperative has a high democratic control and practice and this may be because they serve and benefit members and potential members.

Taken per group of respondents, the manager-respondents assessed the item "The cooperative stresses the right to vote on key strategic policy decisions and to participate in electing the representatives who control their co-operative's day-to-day business activities" to be "Very Much Effective" ($\bar{x} = 4.67$). This means that the cooperative practices right to vote and this may be because members are affected in the decisions and the employees of the cooperative consider the risk of the decisions and this might be reflected in the cooperative operations. Meanwhile, they assessed the items "The cooperative is controlled by the members", "Members are actively participating in setting policies and setting decisions", "Elected officers are accountable to the membership", "Members have equal voting rights", "Members have equal voting rights" and "Members have equal voting rights (one member one vote)" to be "Much Effective" ($\bar{x} = 4.0$ each item). This implies that managers of the cooperative had assessed active participation of members as least considered and this may be because there are members who does not have an active participation in the operations of the cooperative and this may be because of some personal reasons for non-participation.

Personnel-respondents assessed the item "The cooperative use innovative participative mechanisms" to be "Very Much Effective" ($\bar{x} = 4.38$). This means that the cooperative considered other innovative alternatives in the management of

Management of Employees' Cooperative of the State Universities and Colleges in Region

cooperatives. However, they assessed items "Members have equal voting rights", "Members have equal voting rights (one member one vote)" and "The cooperative requires the separation of democratic and executive powers, with checks and balances under the control of members" to be "Very Much Effective" ($\bar{x} = 4.0$ each item). This implies that members voting rights are innate in a cooperative since the cooperative has been equally giving its members the right to vote and participate in the process of decision making.

And lastly, the member-respondents assessed the item "Members have equal voting rights" to be "Very Much Effective" ($\bar{x} = 4.23$). This implies that the members has given the freedom to vote for the benefit of the cooperative and this may be because this has been one of the rights of the members as stipulated in the code of the cooperatives. Meanwhile, they assessed the item "The cooperative requires the separation of democratic and executive powers, with checks and balances under the control of members" to be "Much Effective" ($\bar{x} = 4.0$). This means that the cooperative least considers separation of democratic and executive powers and this may be because decisions may be affected in order to have a checks and balances that could affect cooperative operations.

On Member Economic Participation

As can be gleaned in Table 11, the level of effectiveness of the management of employees' cooperative under cooperative operations on member economic participation as perceived by the managers, employees, and members of the employees' cooperative is "High" with a mean rating of 4.06. This means that the cooperative has high regard for member economic participation.

Table 11. Item Mean Rating showing the Level of Management of Employees' Cooperative of SUCs in Region 1 in terms of Cooperative Operations along Member Economic Participation

Member Economic Participation	Manager		Personnel		Member		As a whole	
		DR		DR		DR		DR
Members contribute equitably	4.33	VE	3.88	MuE	4.10	MuE	4.10	MuE
At least part of that capital is usually receiving limited compensation	4.33	VE	3.75	MuE	3.93	MuE	4.00	MuE
democratically control, the capital of their cooperative	4.33	VE	3.50	MuE	4	MuE	3.94	MuE
Members allocate surpluses for any or all of the following purposes:	4.33	VE	3.75	MuE	3.93	MuE	4.00	MuE
setting up reserve								
benefiting members in proportion to their transactions with the cooperative								
supporting other activities approved by the membership								
The cooperative exists to meet the needs of people, not primarily to generate a speculative return on capital invested in them	4.33	VE	4	MuE	3.94	MuE	4.09	MuE
The cooperative Membership shares that provide capital are not shares like those in investor-owned joint stock companies	4.67	VE	4	MuE	3.91	MuE	4.19	MuE
As cooperative prosper, create reserves, derived from the retained surpluses from the cooperative's activities.	4.33	VE	3.75	MuE	3.89	MuE	3.99	MuE
The cooperative has needs for capital far greater than what they can save from their economic activities	4.33	VE	3.87	MuE	3.91	MuE	4.04	MuE
Part of a cooperative's capital are either composed of retained surpluses or once subscribed by members as membership shares,	4.33	VE	3.88	MuE	3.92	MuE	4.04	MuE
Capital invested as a requirement of membership as shares that grant voting rights usually receives limited interest or compensation.	4.33	VE	4.13	MuE	3.99	MuE	4.15	MuE
Overall	4.37	VH	3.85	H	3.95	H	4.06	H

Management of Employees' Cooperative of the State Universities and Colleges in Region

Considering per group of respondents, the manager-respondents perceived all the items to be "Very Much Effective" with mean ratings ranging from 4.33 to 4.67. The item "The cooperative Membership shares that provide capital are not shares like those in investor-owned joint stock companies" was assessed to be "Very Much Effective" ($\bar{x} = 4.67$). This means that cooperative is an entity being formed and for the sole purpose of the members welfare and it is not just like other corporation that is investor-owned joint stock companies.

The personnel-respondents perceived all the items to be "Much Effective" with means ranging from 3.5 to 4.13. The item "Capital invested as a requirement of membership as shares that grant voting rights usually receives limited interest or compensation" got the highest mean rating of 4.13 described as "Much Effective."

Moreover, the member-respondents perceived all the items to be "Much Effective" with mean ratings ranges from 3.89 to 4.10. "Members contribute equitably" with the highest mean rating of 4.10 described as "Much Effective". This means that the members shares in the cooperative are equitably distributed and accounted by the members. Meanwhile, item 7 "As cooperative prosper, create reserves, derived from the retained surpluses from the cooperative's activities." with the lowest mean rating of 3.89 described as "Much Effective". This implies that the members least consider surplus earnings and reserves and this may be because they are solely distributing dividends to its members.

Table 12 shows a "High" ($\bar{x} = 4.02$) level of effectiveness of management of employees' cooperative in SUCs' in Region 1 under cooperative operations along autonomy and independence. This means that the cooperative is highly autonomous and independent.

As a whole, all the items received a rating of "Much Effective" with means ranging from 3.87 to 4.14. The item "The cooperatives do not exclude governments from recognising the value of co-operatives and supporting their development" received the highest mean rating of 4.14, described as "Much Effective." This implies that the government gives due credit and importance to cooperative contribution in nation building and its existence to realize and help members to increase and improve the value of their lives. Meanwhile, the item "The cooperative is not influenced by a key official of the university" got the lowest mean rating of 3.87, described as "Much Effective." This means that no official of the university does not influence the activities and operations of the cooperative and this may be because they respect the management of the cooperative.

Table 12. Item Mean Rating showing the Level of Management of Employees' Cooperative of SUCs in Region 1 in terms of Cooperative Operations along Autonomy and Independence

Autonomy and Independence	Manager		Personnel		Member		As a whole	
		DR		DR		DR		DR
The cooperative is a self-help organizations controlled by their members.	4.33	VE	3.50	MuE	4.13	MuE	3.99	MuE
The cooperative is not influenced by a key official of the university	4.33	VE	3.25	MuE	4.04	MuE	3.87	MuE
The cooperative is capable of making it's own decision	4.33	VE	3.75	MuE	4.03	MuE	4.04	MuE
The cooperative can raise capital from external source by their members	4.33	VE	3.50	MuE	4.04	MuE	3.96	MuE
The cooperative is inherently useful to governments wishing to develop their national economies in ways that are economically, socially and environmentally sustainable.	4.33	VE	3.88	MuE	4.20	MuE	4.14	MuE
The cooperative has the freedom to act independently to govern themselves, control their own affairs and set their own rules of operation.	4.33	VE	3.50	MuE	4.07	MuE	3.97	MuE
The cooperative does not take risk independence and member democratic control by entering into any agreement that compromises the co-operative's autonomy.	4.33	VE	3.75	MuE	3.98	MuE	4.02	MuE
If they enter into agreements with governments and other organizations, they do so freely, on mutually acceptable terms that ensure their autonomy	4.33	VE	3.87	MuE	4.01	MuE	4.07	MuE

Management of Employees' Cooperative of the State Universities and Colleges in Region

In a cooperative, th a fair, level playing field needs to be created for co-operatives in national and international law, finance, tax and regulatory regimes.	4.33	VE	3.63	MuE	4	MuE	3.99	MuE
The cooperatives do not exclude governments from recognising the value of co-operatives and supporting their development.	4.33	VE	4	MuE	4.09	MuE	4.14	MuE
Overall	4.33	VH	3.66	H	4.06	H	4.02	H

Considering per group of respondents, there is a "Very High" ($\bar{x} = 4.02$) level of management of employee's cooperative of SUCs in region I in terms of cooperative operations along autonomy and independence as assessed by the manager-respondents. This means that there is a high level of autonomy and independence among the cooperatives in region I. It is significant to note that they assessed all the items to be "Very Much Effective" with mean rating of 4.33 each. This implies that the cooperative are open for help and have their free will.

The personnel-respondents assessed the level of management of employee's cooperative of SUCs in region I in terms of cooperative operations along autonomy and independence to be "High" ($\bar{x} = 3.66$). All the items received a "Much Effective" rating with means ranging from 3.25 to 4.0. The item "The cooperatives does not exclude governments from recognising the value of co-operatives and supporting their development" got the highest mean rating of 4 described as "Much Effective". This implies that the government recognize the presence of the cooperatives and this may be because cooperatives help to uplift the members standard of living and promotes decrease unemployment. On the other hand, item 2 "The cooperative is not influenced by a key official of the university" got the lowest mean rating of 3.25 described as "Moderately Effective". This implies that cooperative do not have any bias as to the manner of managing the activities and affairs of the cooperative.

Lastly, the member-respondents assessed a "High" ($\bar{x} = 4.06$) level of management of employee's cooperative of SUCs in region I in terms of cooperative operations along autonomy and independence. All the items received a "Much Effective" rating with means ranging from 3.98 to 4.20. The item "The cooperative is a self-help organizations controlled by their members" received the highest mean rating of 4.13 described as "Much Effective". This means that cooperative are of great help to the members and since they are the primary recipients of the benefits and to the community. Meanwhile, the item "The cooperative does not take risk independence and member democratic control by entering into any agreement that compromises the cooperative's autonomy." received the lowest mean rating of 3.98 described as "Much Effective". This means that the cooperative sees to it that they check the risk involve and this may be because it affects cooperative competitiveness and operations.

Table 13 presents the "Very High" level of effectiveness of the management of employees' cooperative under cooperative operations along education, training and information as perceived by the managers, employees and members of the employees' cooperative, with a mean rating of 4.26. This implies that the employees' cooperatives in region I had a high level of provision to self-improvement and benefits to members.

Table 13. Item Mean Rating showing the Level of Management of Employees' Cooperative of SUCs in Region 1 in terms of Cooperative Operations along Education Training and Information

Education, Training and Information	Manager		Personnel		Member		As a whole	
		DR		DR		DR		DR
The cooperative provides Education Training	4.33	VE	4.25	VE	3.97	MuE	4.18	MuE
The education and training is provided to: 2.1. members 2.2. Elected representatives 2.3. Managers 2.4. employees	4.33	VE	4.38	VE	3.93	MuE	4.21	VE
They inform the general public particularly young people and opinion leaders about the nature and benefits of cooperation.	4.33	VE	4.50	VE	3.99	MuE	4.27	VE
Cooperative education was the ingredient that transformed the vision and aspirations	4.33	VE	4.62	VE	3.94	MuE	4.30	VE

Management of Employees' Cooperative of the State Universities and Colleges in Region

Cooperative members understand the principles that are the creative foundation of all co-operatives and learn to apply them in today's fast changing world.	4.33	VE	4.38	VE	3.95	MuE	4.22	VE
The cooperative enables the development of a successful and sustainable co-operative enterprise	4.67	VE	4.50	VE	3.96	MuE	4.38	VE
The cooperative's commitment to education is not simply inward facing to members, elected members, managers and employees, but outward facing too.	4.33	VE	4.50	VE	3.96	MuE	4.26	VE
The cooperative develops the practical skills members and employees need to run a co-operative in accordance with efficient and ethical business practices and to democratically control their co-operative business responsibly and transparently	4.33	VE	4.38	VE	3.95	MuE	4.22	E
The cooperative fosters reciprocal, ongoing education programmes for members' leaders and employees so they can teach - and learn from - each other in understanding and carrying out their respective roles.	4.33	VE	4.38	VE	3.98	MuE	4.23	VE
The cooperative has a responsibility to inform the general public, particularly young people and opinion leaders, about the nature of the co-operative movement.	4.33	VE	4.50	VE	4.02	MuE	4.28	VE
Overall	4.37	VH	4.44	VH	3.96	H	4.26	VH

Taking per group of respondents, the manager-respondents assessed the item "The cooperative enables the development of a successful and sustainable co-operative enterprise" to be "Very Much Effective" ($\bar{x} = 4.67$). This implies that the employees' cooperative in region I had effectively been a catalyst of change among the members and the community. It is significant to note that the rest of the items got a mean rating of 4.33 described as "Very Much Effective". This implies that the cooperative still considered some aspects of education training and information since employees' cooperatives fund were limited.

The personnel-respondents assessed the item "Cooperative education was the ingredient that transformed the vision and aspirations" to be "Very Effective" ($\bar{x} = 4.62$). This suggests that the employees' cooperatives in region I prioritizes cooperative education and this may be because this could be a vehicle in improvements of the operations and promotes increase in revenue for the cooperatives out of the operations. All other items were assessed to be "Very Much Effective" with mean ratings ranges from 4.25 to 4.50.

The member-respondents rated all the items to be "Much Effective" with mean ratings ranges from 3.93 to 4.02. The item "The cooperative has a responsibility to inform the general public, particularly young people and opinion leaders, about the nature of the co-operative movement" got the highest mean rating of 4.02 described as "Much Effective". This means that the cooperative had marketing strategies to promote the cooperative and this may be because that the public be aware of the operations, products and services of the cooperative. Meanwhile, the item "The education and training is provided to members, elected representatives, managers and employees" got the lowest mean rating of 3.93 described as "Much Effective". This implies that the employees' cooperative in region I least consider the provision of training and education to employees and members and this may be because of the provision of funds might be limited only to operations.

Table 14. Item Mean Rating showing the Level of Management of Employees' Cooperative of SUCs in Region 1 in terms of Cooperative Operations along Cooperation among Cooperatives

Cooperation among cooperatives	Manager		Personnel		Member		As a whole	
		DR		DR		DR		DR
The cooperative serves their members most effectively	4.67	VE	4.38	VE	4.12	MuE	4.39	VE
The cooperative strengthens the cooperative movement by working together	4.67	VE	4.25	VE	4.07	MuE	4.33	VE
The cooperative is affiliated through:								
Local	4.67	VE	4.25	VE	4.03	MuE	4.32	VE
Regional								

Management of Employees' Cooperative of the State Universities and Colleges in Region

National International structures								
The cooperative serves the members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.	4.33	VE	4.38	VE	4.03	MuE	4.25	VE
The cooperatives gain the expertise, scale, and support necessary to heighten awareness, sustainability, and impact, especially where fixed costs and resources can be shared.	4.33	VE	4.50	VE	4	MuE	4.28	VE
The cooperatives recognised the need to work together.	4.33	VE	4.38	VE	4	MuE	4.24	VE
The cooperatives cooperates with each other in competitive markets through forming co-operative groups, secondary co-operatives and federations to realise the co-operative advantage and create common wealth for mutual benefit	4.67	VE	4.25	VE	4	MuE	4.31	VE
Members benefit not only from the actions of their own co-operative but from the impact of its co-operative engagement and trade with other co-operatives.	4.33	VE	4.25	VE	3.99	MuE	4.19	MuE
The cooperative members are not only helping to build their own co-operatives but the wider co-operative movement	4.33	VE	4	MuE	4.01	MuE	4.11	MuE
The cooperative cooperates with other co-operatives to create wealth for the many, not personal wealth for the few through unbridled market competition.	4.33	VE	4.25	VE	4.01	MuE	4.20	MuE
Overall	4.47	VH	4.29	VH	4.02	H	4.26	VH

It can be seen in Table 14 the "Very High" level of effectiveness of management of employees' cooperative in SUCs' in Region 1 under cooperative operations along cooperation among cooperatives as backed up by its mean rating of 4.26. This means that the employees' cooperative in region I had been consistent in collaborating with other cooperatives in the locality.

For manager-respondents, they perceived items "The cooperative serves their members most effectively", "The cooperative strengthens the cooperative movement by working together" and "The cooperative is affiliated" to be "Very Much Effective" with mean rating of 4.67 each. This implies that employees' cooperative in region I creates a positive environment which lead to create good cooperativism amongst cooperatives. The rest of the items got a mean rating of 4.33 described as "Very Effective". This means that the employees' cooperative in region I has a high regard to cooperate amongst the non-government and government organizations and this may be because employees' cooperative needs this to grow and promote its products and services.

The personnel-respondents assessed the item "The cooperatives gain the expertise, scale, and support necessary to heighten awareness, sustainability, and impact, especially where fixed costs and resources can be shared." to be "Very Much Effective" ($\bar{x} = 4.50$). This implies that the employees' cooperative in region I promote itself to be competitive by means of improving its expertise which could be a vehicle for them to grow. Meanwhile, they assessed the item "The cooperative members are not only helping to build their own co-operatives but the wider co-operative movement" to be "Much Effective" ($\bar{x} = 4.0$). This implies that members of the employees' cooperative are not only benefited from the cooperative itself but also they are considered as nation builders.

The member-respondents rated the item "The cooperative serves their members most effectively" to be "Much Effective" with a mean of 4.12. This means that the employees cooperative in region I are serving their members to the best they can and this may be because they also want to satisfy totally their members. Meanwhile, they rated the item "Members benefit not only from the actions of their own co-operative but from the impact of its co-operative engagement and trade with other co-operatives" to be "Much Effective" with a mean of 3.99. This implies that the employees' cooperative has a wide scope of membership benefits and this could be attributed to other factors on the operations of the cooperative.

Table 15 presents the level of effectiveness of the management of employees' cooperative under cooperative operations along concerns for the community as perceived by the managers, employees and members of the employees' cooperative.

Management of Employees' Cooperative of the State Universities and Colleges in Region

Table 15. Item Mean Rating showing the Level of Management of Employees' Cooperative of SUCs in Region 1 in terms of Cooperative Operations along Concerns for the Community

Concerns for the Community	Manager		Personnel		Member		Overall	
		DR		DR		DR		DR
The cooperative work for sustainable development of their community	4.33	VE	4.75	VE	4.06	MuE	4.38	VE
There is a provision for community outreach	4.33	VE	4.25	VE	3.97	MuE	4.18	MuE
There is involvement in civic/community affairs.	4.33	VE	4.50	VE	4.01	MuE	4.28	VE
There is an established linkage in the community	4.33	VE	4.38	VE	3.96	MuE	4.22	VE
The cooperative is an economic entities trading goods and services.	4.33	VE	4.50	VE	4.02	MuE	4.28	VE
The cooperate with other co-operatives to create wealth for the many, not personal wealth for the few through unbridled market competition	4.33	VE	4.13	MuE	4.06	MuE	4.17	MuE
Members benefit not only from the actions of their own co-operative but from the impact of its co-operative engagement and trade with other co-operatives.	4.33	VE	4.38	VE	4.02	MuE	4.24	VE
The cooperative serve the members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.	4.33	VE	4.38	VE	4	MuE	4.24	VE
The cooperative actively co-operates in every practical way with other co-operatives, locally regionally, nationally and internationally.	4.33	VE	4	MuE	3.98	MuE	4.10	MuE
The cooperative gain the expertise, scale, and support necessary to heighten awareness, sustainability, and impact, especially where fixed costs and resources can be shared.	4.33	VE	4.13	MuE	4.07	MuE	4.17	MuE
Overall	4.33	VH	4.34	VH	4.14	H	4.27	VH

There is a "Very High" level of effectiveness of management of employees' cooperative in SUCs' in Region 1 under cooperative operations along concerns for the community as backed up by the mean rating of 4.27. This means that the employees' cooperative has a high regard in its community which it operates.

The manager-respondents perceived a "Very High" ($\bar{x} = 4.33$) level of management of employees' cooperative of SUCs in region I. This means that the managers of the employees' cooperative has a high concern to the community. Of the indicators on concerns for the community, they perceived all the item to be "Very Much Effective" with mean rating of 4.33 each. This means that the managers has been doing its share in the community which the cooperative operates.

The personnel-respondents assessed the item "The cooperative work for sustainable development of their community" to be "Very Much Effective" ($\bar{x} = 4.75$). This means that the employees' cooperative has been consistent in managing their operations and as a result it can be provide services to the community. On the other hand, they assessed the item "The cooperative actively co-operates in every practical way with other co-operatives, locally regionally, nationally and internationally" to be "Much Effective" ($\bar{x} = 4.0$). This means that the employees cooperative in region I least consider actively cooperating in one way or another its participation in local, regional, national and international area and this may be because of limited involvement or this might be because of the need for a high funding requirement.

Lastly, the member-respondents rated the item "The cooperative gain the expertise, scale, and support necessary to heighten awareness, sustainability, and impact, especially where fixed costs and resources can be shared" with the highest mean of 4.07 described as "Much Effective". This means that employees' cooperative in region I had been consistent in gaining expertise and awareness and this may be because this is needed in the development and improvement of the cooperative operations. Meanwhile, they rated the item "There is an established linkage in the community" with the lowest mean of 3.96 described as

Management of Employees' Cooperative of the State Universities and Colleges in Region

"Much Effective". This means that linkages in least considered and this may be because of limited number of organizations and or non-government and government bodies that the cooperative operates.

Table 16. Summary Mean Rating showing the Level of Management of Employees Cooperative of SUCs in Region I in terms of Cooperative Operations

Cooperative Operations	Manager		Personnel		Member		As a Whole	
	\bar{x}	DR	\bar{x}	DR	\bar{x}	DR	\bar{x}	DR
Voluntary and Open Membership	4.37	VH	4.52	VH	4.18	H	4.36	VH
Democratic Member Control	4.20	H	4.18	H	4.08	H	4.15	H
Member Economic Participation	4.37	VH	3.85	H	3.95	H	4.06	H
Autonomy and Independence	4.33	VH	3.66	H	4.06	H	4.02	H
Education, Training and Information	4.37	VH	4.44	VH	3.96	H	4.26	VH
Cooperation among Cooperatives	4.47	VH	4.29	VH	4.02	H	4.26	VH
Concern for the Community	4.33	VH	4.34	VH	4.14	H	4.27	VH
Grand Mean	4.35	VH	4.18	H	4.06	H	4.20	H

The table shows the summary of the level of management of employees' cooperative of SUCs in region I in terms of cooperative operations.

Taking per group of respondents, the manager-respondents assessed a "Very High" level of management along cooperative operations as backed up by the mean rating of 4.35. The cooperation among cooperatives was assessed to have the highest mean rating of 4.47 described as "Very High" while the democratic member control was assessed to have the lowest mean rating of 4.20 described as "High." Workable and practical financing program for members' provident needs; a program for promptly liquidating all its current borrowings; a fair policy on lending and collection; a vigorous members savings program; an effective program for building up co-op capitalization; an increasing volume of business; an established systems and procedures; and an honest and competent leadership and management staff.

The personnel-respondents comprehend a "High" level of management along cooperative operations. The voluntary and open membership received the highest rating of "Very High" ($\bar{x} = 4.52$) while the autonomy and independence received the lowest rating of "High" ($\bar{x} = 3.66$). This implies that these co-ops: subject themselves to periodic, unannounced audit; have sound and update bookkeeping and accounting systems; maintain clean, orderly, and updated files; are open to members' scrutiny of all co-op records and documents at all times during office hours; have responsible and competent officers and staff holding accountable positions; Welcome all recommendations, comments and observation to improve their systems and business operations; and are dynamic, flexible and willing to adopt new/improved systems and project;

Lastly, there is a "High" ($\bar{x} = 4.06$) level of management in terms of cooperative operations as perceived by the member-respondents. It is significant to note that all the indicators were perceived to be of "High" level with mean ratings ranging from 3.95 to 4.18. The voluntary and open membership was perceived to have the highest mean rating of 4.18 described as "High". This means that in a cooperative, management also must strongly emphasize member relations because ownership, control, and patronage all are member functions. It means keeping members informed about policies, operating practices, and financial requirements; and pointing out their responsibilities for making the cooperative successful.

Table 17. Summary Mean Rating showing the Level of Management of Employees Cooperative of SUCs in Region I

Management	Manager		Personnel		Member		As a Whole	
	\bar{x}	DR	\bar{x}	DR	\bar{x}	DR	\bar{x}	DR
Cooperative Governance and Management	4.43	VH	4.37	VH	4.09	H	4.30	VH
Cooperative Operations	4.35	VH	4.18	H	4.06	H	4.20	H
Grand Mean	4.39	VH	4.28	VH	4.07	H	4.25	VH

Table 17 shows that there is a "Very High" level of management of employees' cooperative of SUCs in region I with a mean rating of 4.25. The cooperative governance and management got the highest mean rating of 4.30 described as "Very High" as compared to the cooperative operations which only got a mean rating of 4.20 described as "High." This implies that the there is a good

Management of Employees' Cooperative of the State Universities and Colleges in Region

system in terms of cooperative governance and management of employees' cooperative of SUCs in region I, while they should improve further on cooperative operations.

Further, the manager-respondents rated a "Very High" ($\bar{x} = 4.39$) level of management of employees' cooperative of SUCs in region I. They rated both the cooperative governance management and cooperative operation with a "Very High" level with mean rating of 4.43 and 4.35, respectively. This means that manager-respondents are confident with their self-assessment of their services in terms of cooperative governance management and cooperative operation

The member respondents perceived the level of management of employees' cooperative of SUCs in region I to be "High" ($\bar{x} = 4.07$). The cooperative governance and management and cooperative operation both got a rating of "High" level with mean of 4.09 and 4.06 respectively.

Table 18 shows the "Very High" ($\bar{x} = 4.33$) level of outputs of management of employees' cooperative in SUCs of Region 1 along generation of more products and services, increase volume of business operations, improvement of facilities and assets and better employee benefits.

Table 18. Item Mean Rating showing the Level of Output of the Management of Employees Cooperative of SUC's in Region I

Generation of more Productive/services	Personnel	
		DR
New products/services are created	4.38	VHO
New variety of products/services are created	4.13	HO
Provide better quality of products/services	4.51	VHO
Creates more supply of products/services	4.25	VHO
Products and or services are unique	4.50	VHO
Overall	4.35	VH
Increases Volume of Business Operation		
Additional programs /projects and introduced	3.87	HO
Better programs/project are implemented	3.75	HO
More availments from members	4.38	VHO
Expansion of market	4.13	HO
Increase in net surplus of the cooperative	4.25	VHO
Overall	4.08	H
Improvement of Facilities and Assets		
Acquisition of additional facilities and assets	4.50	VHO
Improvement of cooperatives facilities	4.75	VHO
Construction of new building or office	4.50	VHO
Purchase of lot for cooperative use	4.25	VHO
Purchase of Utility vehicle/service vehicle	4.12	HO
Overall	4.45	VH
Better Employee Benefits		
Maternity and paternity benefits are implemented in accordance with the law	4.50	VHO
The use of service incentive leaves are being observed	4.63	VHO
Salaries are in accordance with the mandated wage rate	4.25	VHO
Free Uniforms are provided to employees	4.38	VHO
Employees are provided with overtime pay	4.43	VHO
Overall	4.43	VH
Grand Mean	4.33	VH

Statistical Range 4-21- 5.00 **Item Descriptive Rating** Very High Output (VHO) **Overall Descriptive Rating** Very High (VH)

Management of Employees' Cooperative of the State Universities and Colleges in Region

3.41-4.20	High Output (HO)	High (H)
2.61-3.40	Moderate Output (MO)	Average (A)
1.81-2.60	Low Output (LO)	Low (L)
1.00-1.80	No Output (NO)	Very Low (VL)

On Generation of More Product/Services. There is a "Very High" level of output on generation of more products/services as backed up by the mean rating of 4.35. This implies that the employees' cooperative had shaped and improved products and services.

Taking per item, the statement "Provide better quality of products/services" received the highest mean rating of 4.51 described as "Very High Output." This means that the employees' cooperative in region I had been providing quality products/services to the community and this may be because they had been improving it for a change and satisfy their end users. Meanwhile, the statement "New variety of products/services are created" received the lowest mean rating of 4.13 described as "High Output." This means that the employees' cooperative tries to create new products and services but they least considered and this may be because of the availability of innovations and fund for creation of new products and services.

On Increases Volume of Business Operation. There is a "High" ($\bar{x} = 4.08$) level of output on increases volume of business operation. This means that there is a high degree of future expansion of the cooperative.

The item "More availments from members" got the highest rating of "Very High Output" ($\bar{x} = 4.38$). This implies that there is a tendency that there will be more members that will avail the products and services of the employees' cooperatives in region I and this may be because of the quality services and products they offer. On the other hand, the item "Better programs/project are implemented" got the lowest rating of "High Output" ($\bar{x} = 3.75$). This means that least considered outcome is along programs/projects and this may be because improvement of programs/projects have not been so progressive.

On Improvement of Facilities and Assets. There is a "Very High" level of output on improvement of facilities and assets with a mean rating of 4.45. This implies that there is a high instance of development along the cooperatives' facilities and assets as manifested by the increase and enhanced assets owned by the cooperatives.

The item "Improvement of cooperatives facilities" was perceived to be "Very High Output" with a mean of 4.75. This means that the employees' cooperative in region I had been receiving a great outcome of the good management of the employees' cooperative through the enhanced cooperative facilities. Meanwhile, the item "Purchase of Utility vehicle/service vehicle" was perceived to be "High Output" with a mean of 4.12. This suggests that the employees' cooperative good management can result to an increase in asset and could probably buy a vehicle which is beneficial to the organization.

On Better Employee Benefits. The level of output on better employee as benefits is "Very High" with a mean rating of 4.43. This implies that good management of employees' cooperative could give rise to more and satisfied employees since the cooperative could gain profit in its operations.

It is significant to note that all the items got the "Very High Output" rating with mean ranges from 4.25 to 4.63. The item "The use of service incentive leaves are being observed" got the highest mean rating of 4.63 described as "Very High Output." This implies that the employees' cooperative good management could promote a high morale of employees through giving of service incentive leaves which could satisfy ultimately employees.

Table 19 shows the "High" ($\bar{x} = 3.90$) level of output of the management of employees cooperative of SUC's in Region I among the members along increase in income, patronage refund and interest on share capital. This means that there is a high degree of increase in income, patronage refund, and interest on share capital by the members of the employees' cooperative.

Table 19. Item Mean Rating showing the Level of Output of the Management of Employees Cooperative of SUC's in Region I among the Members along Increase in income, Patronage Refund and Interest on share Capital

Increase on Income, Patronage Refund and Interest on Share Capital	Members	
		DR
Presence of viable livelihood projects	3.77	HO
Patronage refund is an additional income to the members	3.95	HO
Patronage refund and interest on share capital encourages members to patronizes the services of the cooperative	3.94	HO
Patronage refund and interest on share capital are of great help in the budget of the family.	3.94	HO

Management of Employees' Cooperative of the State Universities and Colleges in Region

Patronage refund and and intrest on share capital serves as augmentation for the education of their children.	3.88	HO
Over-all	3.90	H

All the items received a "High Output" with mean ratings ranges from 3.77 to 3.95. The item "Patronage refund is an additional income to the members" got the highest mean rating of 3.95 describes as "Very High". This means that the employees' cooperative had been giving patronage refund to the members since members are the one's patronizing the products and services of the cooperatives. Meanwhile, the item "Presence of viable livelihood projects" got the lowest mean rating of 3.77 described as "High". This means that the employees cooperative in region I least consider having a livelihood project and this may be because they tend to have other programs other than livelihood.

Table 20 presents the level of impact of management of employees' cooperative in SUCs of Region 1 under internal environment along increase in revenue, increase in net surplus, increase in membership, and increase in services

Table 20. Item Mean Ratings on the Level of Impact of the Management of Employees' Cooperative in Region I along the Internal Factors

Increase in Revenue		DR
Sufficient funds for the volume of production	4.5	VHI
Generates more services needed by members	4.40	VHI
Constant expansion	4.25	VHI
Funds are properly utilized	4.40	VHI
Regular evaluation on present worth of the business	4.37	VHI
Overall	4.40	VH
Increase in Net Surplus		
Projects of the cooperatives are result oriented	4.50	VHI
Presence of workable productive projects	4.25	VHI
Projects sales, income and asset based on production and marketing.	4.38	VHI
Efficient and productive use of capital	4.38	VHI
Promising subscription to possible new members	4.37	VHI
Overall	4.40	VH
Increase in Membership		
Good quality of service in order to invite more members	4.50	VHI
Effective delivery of programs and projects	4.25	VHI
Transparency in the affair of the cooperative	4.38	VHI
Preserves the integrity through impartiality	4.38	VHI
Continuous development by introducing new concepts	4.75	VHI
Overall	4.45	VH
Increase in services		
Educational Loan	4.25	VHI
Service Credit Cooperative Store	4.50	VHI
Micro Loan Credit Financing	4.75	VHI
Emergency Loan	4.62	VHI
Overall	4.47	VH

Statistical Range Item Descriptive Rating Overall Descriptive Rating

4-21- 5.00	Very High Impact (VHI)	Very High (VH)
3.41-4.20	High Impact (HI)	High (H)
2.61-3.40	Moderate Impact (MI)	Average (A)
1.81-2.60	Low Impact (LI)	Low (L)
1.00-1.80	No Impact (NI)	Very Low (VL)

On Increase in Revenue. It can be seen from the table that the level of impact on the increase in revenue is "Very High" with a mean rating of 4.40. This implies that there is a high impact on revenue as a result of good management of the employees' cooperative and this further implies that employees cooperatives good management can contribute to a good extent towards revenue generation. All the indicators received a Very High Impact rating with means ranging from 4.25 to 4.5. The item "Sufficient funds for the volume of production" got the highest mean rating of 4.50 described as "Very High". This means that the employees'

Management of Employees' Cooperative of the State Universities and Colleges in Region

cooperative good management can create a positive result along increase funds for the operations most especially to the production.

On Increase Net Surplus. There is a "Very High" level of impact backed up by over-all rating of 4.40. This means that there is a high degree of inflow of net surplus among the employees' cooperative in region I. All the items got a "Very High Impact" rating with means ranging from 4.25 to 4.5. Moreover, the item "Projects of the cooperatives are result oriented" got the highest mean rating of 4.50 described as "Very High". This implies that the employees' cooperative in region I's projects are results oriented and this may be because these projects are for the benefit of its members.

On Increase in Membership. It can be seen also from the table the "Very High" level of impact on increase in membership as backed up by the mean rating of 4.45. This means that the good management of the employees' cooperative can result to a high rate of membership. Moreover, all the items were assessed to have "Very High Impact" with mean ratings ranging from 4.25 to 4.75. The item "Continuous development by introducing new concepts" got the highest mean rating of 4.50 describes as "Very High". This means that the employees' cooperative were able to introduce developments and new innovations as a result of the continued good management of the operations.

On Increased in Services. The respondents perceived a "Very High" level of impact on increased in services, with a mean of 4.47. This means that there is a high level of service offerings by the employees' cooperative as a result of their good practices and operations. Considering the items, all of them perceived to have a "Very High Impact" with means ranging from 4.25 to 4.75. The item "Micro Loan Credit Financing" was perceived to have the highest mean rating of 4.75 describes as "Very High". This means that employees' cooperative can extent services like the micro loan credit financing and this may be because members of the cooperative need money to augment their daily expenses. Meanwhile, the item "educational loan" was perceived to have the lowest mean rating of 4.25 described as "High". This suggests that employees' cooperative in region I least consider services like educational loan and this may be because they have high educational attainment and can afford to send themselves to school.

Table 21. Summary Mean Rating on the Level of Impact of the Management of Employees Cooperatives of SUCs in Region I along the Internal Factors

Internal Factors	\bar{x}	DR
Increase in Revenue	4.40	VH
Increase in Net Surplus	4.40	VH
Increase in Membership	4.45	VH
Increase in Services	4.47	VH
Grand Mean	4.43	VH

It can be gleaned from Table 24 that the level of impact of management along internal factors of employees' cooperative of SUCs in region I is "Very High" with a mean of 4.43. All the indicators received a "Very High" rating with means ranging from 4.40 to 4.47. It is significant to note that the increase in services got the highest mean rating of 4.47.

Table 22 presents the level of impact of management of employees' cooperative in SUCs of Region 1 under external environment along increase in employment and increase in Tax

Table 22. Item Mean Ratings on the Level of Impact of the Management of Employees' Cooperative in Region I along the External Factors

Increase in employment		DR
The Cooperative provides better income generating opportunities to the local residents	4.50	VHI
The Cooperative provides fair recruitment practices that affords equal opportunities to all qualified ob seekers.	4.50	VHI
The cooperative provides safe and healthy atmosphere in the workplace conducive to physical and moral well-being and growth	4.50	VHI
Empowerment of employees and workers	4.50	VHI
Overall	4.50	VH
Increase in Tax		
The cooperative can generate taxable income	4.51	VHI
The cooperative is able to pay tax due on time	4.50	VHI

Management of Employees' Cooperative of the State Universities and Colleges in Region

There are penalties for tax violations committed	4.49	VHI
Overall	4.50	VH
Grand Mean	4.50	VH

It can be seen from the table that the level of impact of the management of employees' cooperative in Region I along the external factors is "Very High" ($\bar{x} = 4.50$). This means that there is a very high impact on the external environment of the employees cooperatives in SUCs in Region 1 and this may be because good management can increase the number of employment and tax generation.

On Increase in Employment. There is a "Very High" level of impact on increase in employment as backed up by the mean rating of 4.50. This implies that the employees' cooperative in region I had been a great help to the community since it offers employment to the members of the community. All the items along increase in employment obtained a "Very High Impact" rating with mean of 4.50 each. This means that the employees' cooperative creates a great contribution and role in the society since they create jobs for the community.

On Increase in Tax. Further scrutiny of the table reveals that there is a "Very High" level of impact on increase in tax as backed up by the mean rating of 4.50. This means that the employees' cooperative had been contributory to the government since they also pay income taxes by the employees. The item "The cooperative can generate taxable income" obtained the highest mean rating of 4.51 described as "Very High Impact". This suggests that the cooperative generates taxes out of the taxable income of the employees. Meanwhile, the item "There are penalties for tax violations committed" obtained the lowest mean rating of 4.49 which is also described as "Very High Impact". This suggests that employees' cooperative in region I are less committing tax violations since cooperatives are tax exempted.

Table 23. Summary Mean Rating on the Level of Impact of the Management of Employees Cooperatives of SUCs in Region I along the External Factors

External Factors	\bar{x}	DR
Increase in Employment	4.50	VH
Increase in Taxes	4.50	VH
Grand Mean	4.50	VH

The overall mean rating of the respondents on the level of impact of management along external factors is "Very High" with a mean rating of 4.50. Considering the two indicators, all received a mean rating of 4.50 each described as "Very High." This means that. . .

For the Members

Table 24. Item Mean Ratings on the Level of Impact of the Management of Employees' Cooperative in Region I along Improve quality of Life

Improved Quality of Life		DR
Members send their children to better school	3.58	HI
Members have changes in their social life	3.56	HI
Members have change s their social life	3.63	HI
Members improve their product	3.64	HI
Members acquire more assets (land, vehicles, etc.)	3.54	HI
Generates more income through the use of loans fro m the cooperative	3.62	HI
Engages in business operation	3.55	HI
Needs and wants are met and satisfied anytime anywhere.	3.63	HI
Overall	3.59	H

The data from Table 24 reveals a "High" level of impact on improve quality of life, with a mean rating of 3.59. This implies that the members had increased and improve the quality of their life.

It is significant to note that all the items received a "High Impact" rating with means ranging from 3.55 to 3.64. The item "Members improve their product" obtained the highest mean rating of 3.64 described as "High Impact". This implies that the members of the employees' cooperative got an advantage in improving their products and services since it can be an avenue for them for product improvement. Meanwhile, the item "Members acquire more assets (land, vehicles, etc.)" obtained the lowest

Management of Employees' Cooperative of the State Universities and Colleges in Region

mean rating of 3.54 also described as "High Impact". This means that the members least consider this impact and this may be because they had to spend their dividends to other priorities.

Table 25 shows the frequency of the management of employees' cooperative in region I along increase in household income, average in savings deposit and acquisition of properties and assets.

Table 25. Frequency Count of the Management of Employees' Cooperative in Region I along Increase in household income, average increase in savings deposit and acquisition of properties and assets

Acquisition of Household Assets/Properties (After membership in the cooperative)	<i>f</i>	%
House and Lot	248	100%
Car/motorcycle	248	100%
Television	248	100%
Refrigerator	248	100%
Computer/laptop	248	100%
Washing machine	248	100%
VCD/DVD player	248	100%
Karaoke/Cassette/radio	248	100%
Electric Fan	248	100%
Furniture and Fixtures	248	100%
Amount of House's Improvement/Renovation		
below Php. 10,000.00	14	5
10,000.00 -19,999.99	69	27.82
20,000.00- 29,999.99	4	1.61
40,000.00- 49,999.99	3	1.21
50,000.00-99,999.99	4	1.61
100,000.00 and above	154	62.10
Total	248	100%

The table above shows the increase in household income, average increase in savings deposit, and acquisition of properties and assets. It can be seen from the table that all (248 or 100.00%) had acquired household assets/properties (after membership in the cooperative). This means that the employees' cooperative is of great help in each member since the standard of their living also increases and has acquired some assets for their respective household derived from the cooperative.

On Amount of House's Improvement/Renovation. The majority (154 or 62.1%) of the respondents spent Php 100,000.00 and above for house improvement/renovation while the least (three or 1.2%) spent Php 40,000.00 – 49,000.00 on house improvement/renovation. This means that the employees' cooperatives in region I members are middle-class earners since they spend 100,000 and above. According to interviews conducted by the researcher to the members, being a member of an employees' cooperative is a great opportunity for them to increase their standard of living for which they can acquire more assets and finance the improvement of their houses.

FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

Findings

Based on the data gathered, tabulated, analyzed, and interpreted, the following findings were drawn:

1. The level of management of employee's cooperative SUCs of Region 1

1.1. Cooperative Governance and Management

1.1.1. On organization and registration. There is a "High" level of management of employees' cooperative of SUCs in Region 1 along cooperative management and organization.

1.1.2. On membership. There is a "Very High" level of management of employees' cooperative of SUCs in Region 1 along cooperative management and organization.

1.1.3. On administration. There is a "Very High" level of management of employees' cooperative of SUCs in Region 1 along cooperative management and organization.

Management of Employees' Cooperative of the State Universities and Colleges in Region

1.1.4. On responsibilities, rights and privileges. There is a "Very High" level of management of employees' cooperative of SUCs in Region 1 along cooperative management and organization.

1.1.5 On capital property and funds. There is a "Very High" level of management of employees' cooperative of SUCs in Region 1 along cooperative management and organization.

1.1.6 On allocation and distribution of net surplus. There is a "High" level of management of employees' cooperative of SUCs in Region 1 along cooperative management and organization.

The overall rating of the respondents on the level of management along cooperative governance and management is "Very High."

1.2. On Cooperative Operation

1.2.1 On voluntary and open membership. The level of management of employees' cooperative of SUCs in Region 1 along cooperative operations is "Very High."

1.1.2. On democratic member control. The level of management of employees' cooperative of SUCs in Region 1 along cooperative operations is "High."

1.1.3. On member economic participation. The level of management of employees' cooperative of SUCs in Region 1 along cooperative operations is "High."

1.1.4. On autonomy and independence. The level of management of employees' cooperative of SUCs in Region 1 along cooperative operations is "High."

1.1.5 On education, training and information. The level of management of employees' cooperative of SUCs in Region 1 along cooperative operations is "Very High."

1.1.6 On cooperation among cooperatives. The level of management of employees' cooperative of SUCs in Region 1 along cooperative operations is "Very High."

1.1.7 On concern for the community. The level of management of employees' cooperative of SUCs in Region 1 along cooperative operations is "Very High."

The overall rating of the respondents on the level of management along cooperative operation is "High."

2. Level of Output of Employees Cooperative SUCs of Region 1

2.1. For Cooperative

2.1.1. On generation of more productive services. The respondents perceived a "Very High" level of output on generation of more productive services of employees' cooperative of SUCs in Region I.

2.1.2. On Increase volume of business operation. The respondents perceived a "High" level of output on increases volume of business operation of employees' cooperative of SUCs in Region I.

2.1.3 On improvement of facilities and assets. The respondents perceived a "Very High" level of output on improvement of facilities and assets of employees' cooperative of SUCs in Region I.

2.1.4. On better employee benefits. The respondents perceived a "Very High" level of output on better employee benefits of employees' cooperative of SUCs in Region I.

The overall level of output of the employees' cooperatives of SUCs in region I is "Very High."

2.2. For member

2.2.1. On increase on income, patronage refund, and interest on share capital. There is a "High" level of output on increase on income, patronage refund and interest on share capital of employee's cooperative of SUCs in Region I.

3. Level of Impact on effectiveness of Employees' cooperative of SUCs in Region I

4.1. Internal Environment

3.1.1. On increase in revenue. The respondents rated a "Very High" level of impact on increase in revenue.

3.1.2. On increase on net surplus. The respondents rated a "Very High" level of impact on increase on net surplus.

3.1.3. On increase on membership. The respondents rated a "Very High" level of impact on increase on membership.

3.1.4. On increase in services. The respondents rated a "High" level of impact on increase in services.

The overall rating of the respondents on the level of impact of the management of employees' cooperative of SUCs in Region I along the internal factors is "Very High."

3.2. External Factors

3.2.1 On increase in Employment. The respondents rated a "Very High" level of impact on increase in employment.

3.2.2 On increase in Taxes. The respondents rated a "Very High" level of impact on increase in taxes.

The overall rating of the respondents on the level of impact of the management of employees' cooperative of SUCs in Region I along the external factors is "Very High."

Management of Employees' Cooperative of the State Universities and Colleges in Region

3.3 On improve quality of life. The respondents rated a "Very High" (Mean= 4.50) level of impact of employees' cooperative of SUCs in Region 1.

3.4 On acquisition of Household Assets/Properties. All respondents were able acquire household assets and properties upon membership in the cooperative.

3.5. On House Improvement and Renovations. Majority of the respondents were able to spend 100,000 and above for house improvement and renovation.

Conclusions

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

1. The Level of the management of employee's cooperatives in SUC's of Region I are highly implemented of effectiveness in terms of cooperative governance and operations.
2. The outputs of the employees' cooperatives of SUC's in Region I had increase of volume of business operation, improvement of facilities and assets, better employee benefits, and increase of income on members. As a result, there is an increase on revenue, net surplus, and membership, the quality of life to members were achieved.
3. The level of implementation of the effectiveness of employees in cooperative of SUC's in Region I was significantly influenced by the cooperative. Furthermore, the employee's cooperative considers that there is a good management.

Recommendations

Based on the findings and conclusions, the researcher recommends the following to improve the level of effectiveness of management of employees' cooperative of SUCs in Region 1.

1. In order to generate more, it is suggested that the cooperative may consider the expansion and strengthening the linkages to other non-government organization for future plan attribute on the operations of the cooperative.
2. Since the level of outputs of the employees has the lowest rating to new variety of products/ services are created, it is suggested that the cooperative may look into possible opportunities for innovations and creation of new products and services for the improvement of programs/ projects.
3. A continuous increase of employment should be taken into action because more members mean more contribution and jobs for the community. The management should always consider that the more persons to cooperate, the better for the cooperative to extent revenue generation.
4. It is recommended that members of the cooperative should also require the general assembly to attend trainings relative to the cooperative development for higher level of effectiveness.
5. A follow up study should be conducted on the SUCs or other institutions cooperative in order to determine some strategies on the management of employees' cooperative.

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Management of Employees' Cooperative of the State Universities and Colleges in Region

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