

TECHNICAL MEETING
ON
TEACHING OF COOPERATION IN SCHOOLS AND COLLEGES
MARCH 7 - 9, 1979 . PHILIPPINES

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TECHNICAL MEETING ON THE TEACHING
OF COOPERATION IN SCHOOLS AND COLLEGES
Asian Institute of Tourism House
University of the Philippines
Diliman, Quezon City
Philippines

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This supersedes the previous list of participants issued.

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TECHNICAL MEETING ON
COOPERATION IN SCHOOL AND COLLEGES

Asian Institute of Tourism House
(Audio Visual Room-2nd Floor)
U.P., Diliman, Quezon City
March 7 - 10, 1979

P R O G R A M M E

March 7, 1979

(Wednesday)

- | | |
|-------------------|--|
| 8:00 - 9:00 A.M. | - Registration |
| 9:00 - 10:00 | - Opening Ceremonies |
| 10:00 - 10:30 | - Tea Break |
| 10:30 - 10:45 | - Briefing on the Mechanics of the Meeting |
| 10:45 - 12:00 | - Presentation of Country Papers on the Teaching of Cooperatives . |
| | * Sri Lanka |
| | * Pakistan |
| 12:00 - 2:00 P.M. | - Lunch Break |
| 2:00 - 3:00 | - Presentation of Country Papers - Continued |
| | * Malaysia |
| | * Thailand |
| 3:00 - 3:30 | - Tea Break |
| 3:30 - 5:30 | - Presentation of Country Paper - India |
| | - Summing up by ICA Representative |

March 8

(Thursday)

- | | |
|-------------------|---|
| 9:00 - 10:00 A.M. | - Background Papers |
| | - Project - INTEGRATION OF COOPERATIVES IN THE SCHOOL CURRICULA AT ALL LEVELS OF THE PHILIPPINE EDUCATION SYSTEM (ICSC) |
| 10:00 - 10:30 | - Tea Break |
| 10:30 - 12:00 | - Background Papers |
| | - Project - ICSC |

- | | |
|-------------------|--|
| 12:00 - 2:00 P.M. | - Lunch Break |
| 2:00 - 3:30 | - Presentation of Papers on the Teaching of Cooperatives |
| | * Agricultural Credit and Cooperatives Institute |
| 3:30 - 4:00 | - Tea Break |
| 4:00 - 5:30 | - Discussion on Questions Pertinent to Philippines |
| | - Summing Up |

March 9
(Friday)

- Plenary Session

March 10
(Saturday)

- Field trips to Colleges/Universities/Schools in Metro-Manila (Optional)

301 3

TECHNICAL MEETING ON THE TEACHING
OF COOPERATION IN SCHOOLS AND COLLEGES
Asian Institute of Tourism House
University of the Philippines
Diliman, Quezon City
Philippines

G R O U P I

Dr. G. Ojha - - Chairman
Josefina E. Gaerlan - Secretary

Members

Elpidio J. Agbisit
Jacinto R. Batoon
Ma. Teresita P. Jamias
Estelita B. Capiña
Lucy U. Eleazar
Romeo A. Muere
Romulo T. Martin
Eleanor C. Manzano
Asirvatham Solomon

1. Please suggest ways and means by which cooperative education in schools and colleges can be made more effective and practical.
 - A. Defined "cooperative education as formal education on cooperatives in schools and colleges":
 1. Schools - elementary and secondary levels
 2. Colleges - post secondary or tertiary level
 - B. Considered problems and weakness of cooperatives education and proposed solutions to these problems may serve as ways and means to make coop education more effective and practical.
 1. Problem of lack of materials -

Proposed solutions:
 1. Reproduction of appropriate better and more materials
 2. Use of activities, like games, fairs, play involving cooperative endeavor inside the classroom
 3. Use of incentive scheme to produce materials like honoraria, credits, degree, etc.
 4. Appropriate funds for material needs.
 2. Lack of teachers education or human resource -

Proposed solutions:
 1. Offer pre-service, in-service trainings, seminar-workshop
 2. Involve the administrators in coop activity
 3. Offer summer institute for coops

4. Tie-up or link with teacher-training institutions
3. Lack of a machinery to be responsible for the expansion program -

Proposed solutions:

1. Creation of a task force or unit in MEC to implement coop education objectives
2. Formulation of a presidential decree indicating the unit to take charge of the implementation and coordination; to insure budget, etc.

Other ways and means -

1. Include coop education in radio and TV program for children and students
2. Make success stories and biographies of coop leaders
3. Publish newsletter/organ for coops
4. Organize debates and competition for different coops.

2. What steps should be taken to promote students' cooperatives in schools and colleges in the Philippines?
 1. Encourage mini coop club, pre-coops to increase awareness and information dissemination
 2. Assist in the formation of school coops -
 - 2.1 Feasibility study to determine potentialities
 - 2.2. Experimental organization (pilot coop)
 3. Define guidelines mechanics particularly introduce model by-laws to include -
 - 3.1 External and internal control
 - 3.2 Proper bookkeeping for "integrity of records"
 - 3.3 Periodical audit system
 4. Involve or secure the support of administrators in promoting and patronizing the coops
 5. Give awards, prizes, plaques, etc. to outstanding school coops
 6. Provide continuous education to coop members and continuous training to faculty and trainers
 7. Organize an annual celebration of Cooperative Week
 8. Use different or multimedia in the promotion plan

- 9. Make the coop a venue for practicum activities like bookkeeping, auditing
- 10. Encourage the organization of federation of school coops in different levels
- 3. Please suggest different types of cooperatives activities which could be undertaken in school communities and college/University campuses.
 - 1. Savings
 - 2. Buying clubs
 - 3. Consumer stores
 - 4. Bookshop and printing press
 - 5. Canteen
 - 6. Barbershop and beauty salon
 - 7. Dormitory and hostel
 - 8. Tailoring
 - 9. Coop Student Services - like typing, xerox, duplicating,, drawing

For the elementary level -

- 1. Savings
- 2. Consumer stores (books, school uniform, stationery)
- 3. School canteen

For the secondary level -

- 1. Savings
- 2. Consumer stores (bookshop)
- 3. Buying clubs
- 4. Canteen
- 5. Barbershop and beauty salons
- 6. Tailoring

For tertiary level

- 1. Savings
- 2. Consumer
- 3. Bookshop and printing press
- 4. Canteen
- 5. Barbershop and beauty salons
- 6. Dormitory and hostel
- 7. Tailoring
- 8. Coop student services like typing, xerox, duplicating, drawing

Workshop on Cooperative Education
in Schools and Colleges

Group II

- | | |
|--------------------------|------------|
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| Lolita C. Gonzales, | Rapporteur |
| Jamil Aslam, | Member |
| Felix L. Benito, | Member |
| Sis. Leonie Castillo, | Member |
| Mateo S. Esguerra, | Member |
| Gunadasa Lokuge, | Member |
| Arnold M. Naldoza, | Member |
| Alonso I. Pinlac, | Member |
| Alfredo V. Sanchez, | Member |
| Consolacion G. Valmonte, | Member |

I. Ways and Means in Making Cooperative Education in Schools and Colleges More Effective and Practical

1. To establish a close collaboration at different levels among the Ministry of Education, Ministry of Cooperative Development and the apex level of the cooperative sector
2. To create awareness on the project to secure commitment and support of the school officials concerned
3. To go by well-defined objectives in the teaching of coops
4. To apply proper evaluation techniques based on the objectives
5. To provide thorough and continuous mass training programs for teachers and students on the coop development program
6. To use more participative classroom techniques and methods
7. To draw up criteria for better selection of teachers on cooperatives
8. To include cooperatives as part of the curricula of teacher-training institutions
9. To adopt follow-up of school programs through highly motivational radio and TV programs like the "Sesame Street" type program in the Philippines
10. To enrich library facilities and instructional materials on coops
11. To allocate a section of the school organ to cooperatives
12. To properly accredit the teachers' involvement on coops in terms of rewards or points in the ranking of teachers
13. To make the curriculum responsive to the needs of students and the community
 - a. To utilize multidisciplinary approach to teaching
 - b. To provide for on-the-job training on coop for students (practicum)
 - c. To provide for guided field observations and interviews (study visits)
14. To organize association of coop educators
15. To conduct interschool visitation, federate school coops, and promote coops through contests, parades, and interdistrict competition

II. Steps in Promoting Students' Cooperatives in Schools and Colleges

1. To conduct sponsored oratorical and essay contests on student' cooperatives
2. To project the image of successful cooperatives to other schools and the community
3. To sell the cooperative idea to school administrators, faculty and parents
4. To offer scholarships on cooperatives to deserving students
5. To improve and expand services that coops render to students
6. To develop consciousness of coop through observance of "Cooperatives Week" (contests, parades, inter-district competitions, dramas, debates, cultural presentations, etc.)
7. To organize small coop groups such as laboratory coop savings and federate them by year or school levels
8. To create a Board of Advisers composed of teachers and students
9. To request big successful coops to sponsor the organization of school coops
10. To employ capable students in some responsible tasks in coop operation

III. Types of Cooperative Activities in School Communities and College/University Campuses

Coop Activities Directly Related to Coops

To organize cooperative:

1. bookstores and school supplies
2. canteens
3. dormitories
4. recreation hall
5. reading center/library
6. savings
7. tailoring/dressmaking shops

Coop Activities Not Directly Related to Coops

1. To organize:
 - a. dramatic guilds
 - b. choral groups
 - c. dance troupes
 - d. athletic groups
 - e. classroom routine management
 - f. "practice-house" tasks

**Coop Activities Directly
Related to Coops**

- 8. beauty/barber shops
- 9. irrigation/system/
gardening
- 10. shopwork
- 11. practical arts
- 12. transport

**Coop Activities Not
Directly Related
to Coops**

- g. student teams for
beautification and
cleanliness projects
 - h. student groups for
tutorial services
among peers
 - i. picnics, outings,
excursions, camping
 - j. fraternities, soror-
ities and con-
fraternities
2. To/harness Youth Civic
Action Program (YCAP)
requirement of MEC to
community development
(one school, one village)

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TECHNICAL MEETING ON TEACHING OF
COOPERATION
 IN SCHOOLS AND COLLEGES
 UNIVERSITY OF THE PHILIPPINES
LOS BANOS - PHILIPPINES.
7TH MARCH - 10TH MARCH 1979.

**** PRESENTED BY ****

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TEACHING OF COOPERATION IN SCHOOLS AND COLLEGES
IN SRI LANKA

1. INTRODUCTION

1.1. - Historical Background

The Cooperative Movement in Sri Lanka was legalised in 1911 with the promulgation of the Cooperative Societies' Ordinance. The period from 1911 to 1943 saw a remarkable increase in Cooperative Credit Societies. The concept of cooperation was well practised by the members of these societies which were mainly set up in the rural sector. With the World War II in the early forties there was a rapid growth of Consumer Cooperative Societies. Towards the end of the decade a number of Cooperative Agriculture Production and Sales Societies were established.. These societies that existed in the rural sector were a binding force on rural economic development. The Department of Education realised the importance of cooperatives and introduced Cooperation as a section of a subject 'CIVICS' in the secondary level.

The Cooperative Movement took a new turn in 1956 with the setting up of Multi-purpose Cooperative Societies. Hence in the late fifties and the sixties the syllabus on Civics for the General Certificate of Education for Ordinary Level comprised of one section on Cooperation. The following questions from the G.C.E. Ordinary Level Examination paper on Civics clearly shows the area of study of the subject.

1963 G.C.E. Ordinary Level - CIVICS

1. "Trace briefly the history of the Cooperative Movement in Ceylon and assess the benefits the country has derived from it.
2. Why is the Multi-purpose Cooperative Society regarded as the best of all types of Cooperative Institutions in this country ? What are its objectives ?
3. "The Cooperative Way is a Way to Socialism, than that of Private Enterprise". Do you Agree ? Give reasons for your answer.

Thus the students were taught the history, different types of existing societies, their objectives and the benefits to the people.

In 1971 there was a complete re-organisation of the Cooperative Movement and also a complete re-organisation of the education system in the country. With the re-organisation of the cooperatives the concept of democratic control disappeared, as the Boards of Directors comprised of a nominated majority. The societies were transformed into a state organisation for the distribution of rationed commodities. With the introduction of the education reforms the section on 'Cooperatives' was deleted from the new syllabus and was confined to the study of the Cooperatives as another business organisation in the country. However, several attempts were made to ensure that cooperation is treated as a separate subject in the school curriculum. In the early seventies, the technical schools introduced two courses on 'Cooperation' - ie: a Diploma Course and a Certificate Course of two years' duration. In 1976 the University commenced a degree course on 'Cooperation'.

1.2 - Need

The necessity to introduce cooperation as a subject in the School curriculum was felt by both the Department of Cooperative Development and the National Cooperative Council. From time to time discussions were made with the department of Education with no success. Presently a committee appointed by the Hon. Minister for Cooperatives is sitting to examine the current position of the Cooperative Movement and recommend a complete re-organisation. Many cooperators and other eminent persons in the Movement and outside have made representation to the committee regarding the teaching of Cooperation in both schools and the University. Even the present National Cooperative training School, was recommended to be uplifted to the position of a University. This shows that there is a felt need among cooperators, that schools and the University should recognize the importance of Cooperation in the country today.

(contd. 2..)

2. Review of the Present Position

2.1 - Secondary Schools

Cooperation is not treated as a separate subject in the school curriculum. However the study of a Cooperative as a business organisation is included in the syllabus under Commerce for Grade 11 and 12. The objective is not to teach the concept of Cooperation, but to do a comparative study of business organisations in the country.

2.2 - Technical Schools

Presently there are two courses introduced by two technical schools in the country. They are of two years' duration, one leading to the certificate level and the other to the Diploma level. About sixty students follow the course annually. The courses are job oriented with much emphasis on the business aspect and includes Cooperation, Accountancy and Management.

2.3 - University

The Department of History and Sociology is holding a three year course on Cooperation leading to B.A. Degree in development studies. The course includes Cooperation, Cooperative Law, Management and is oriented for those who are seeking employment in the cooperative sector. However, plans are afoot to abandon this course from 1981.

2.4 - School Cooperatives

There are today more than 1500 School Cooperatives in the country and the Extension Division of the Department now attached to the School of Cooperation is planning the promotion of school cooperatives. The general meetings, special talks and discussions arranged by the Schools enable the department to enlighten the students on the principles and practices of Cooperation.

2.5 - School of Cooperation

The School of Cooperation is the national level cooperative training institution in the country, set up under the Department of Cooperative Development. The main objective of the School is to train departmental officers and the employees of the societies. Two further courses are conducted at divisional level for both employees and non-employees. This is conducted in collaboration with the National Cooperative Council, at 26 District Centres.

3. Utility of Cooperative Education

3.1 - The University Course

The University Course leading to the degree is a job oriented course for those seeking employment in the Cooperative Sector. The National Cooperative Council of Sri Lanka has absorbed some of these graduates as Education Assistants and some others have found employment in cooperatives. Those who have followed this course may be given preference over others, in the Cooperative Sector, but there is no guarantee of employment. Hence they may seek employment elsewhere.

3.2 - Courses at the School

The courses conducted at the School of Cooperation are mainly for those in employment. At the Education Centres the courses are conducted for both employees and non-employees. The latter are considered for employment in the cooperative sector, while those who follow the advanced level course are attracted by other organisations too.

4. Educational Material

There is a scarcity of educational material on Cooperation which can be used in the Schools. This is due to the lack of demand of such texts. The Extension Division of the Cooperative Department publishes booklets leaflets and other handouts for propaganda. Very few books are translated and a handful of books on Cooperation are available.

When the Department of Education decides to treat Cooperation as a significant section of the school curriculum, it will be an incentive for the production of more educational material on Cooperation.

6. Problems

6.1 - Reorganisation in 1971

The reorganisation of the Consumer Cooperatives in 1971, set up large societies by amalgamating the smaller societies that existed, with the Cooperative Unions. The constitution of the Boards of Directors was changed to ensure a nominated majority. This resulted the membership gradually drifting away from the society. The concept of cooperation gradually disappeared and the societies were transformed into business organisations. The result is less recognition is given to the Cooperatives in the school curriculum today.

6.2 - School Curriculum

Today the concept of cooperation is included in the Social Science subject for Grade 9 and 10 and in the Commerce subject in Grade 11 and 12. The impact of the Movement is not felt so strongly to recognise that Cooperation should be treated as a separate subject. Further, the workload may be too heavy if a further subject on Cooperation is included in the syllabus.

6.3 - Existing Institutions

The existing Cooperative Institution provides sufficient courses for cooperators and non officials. Hence the demand for a Specialised Course by an Outside Agency is less. Further the courses provided by the School are job oriented and the Movement gives preference to them.

7. Conclusion and Recommendations

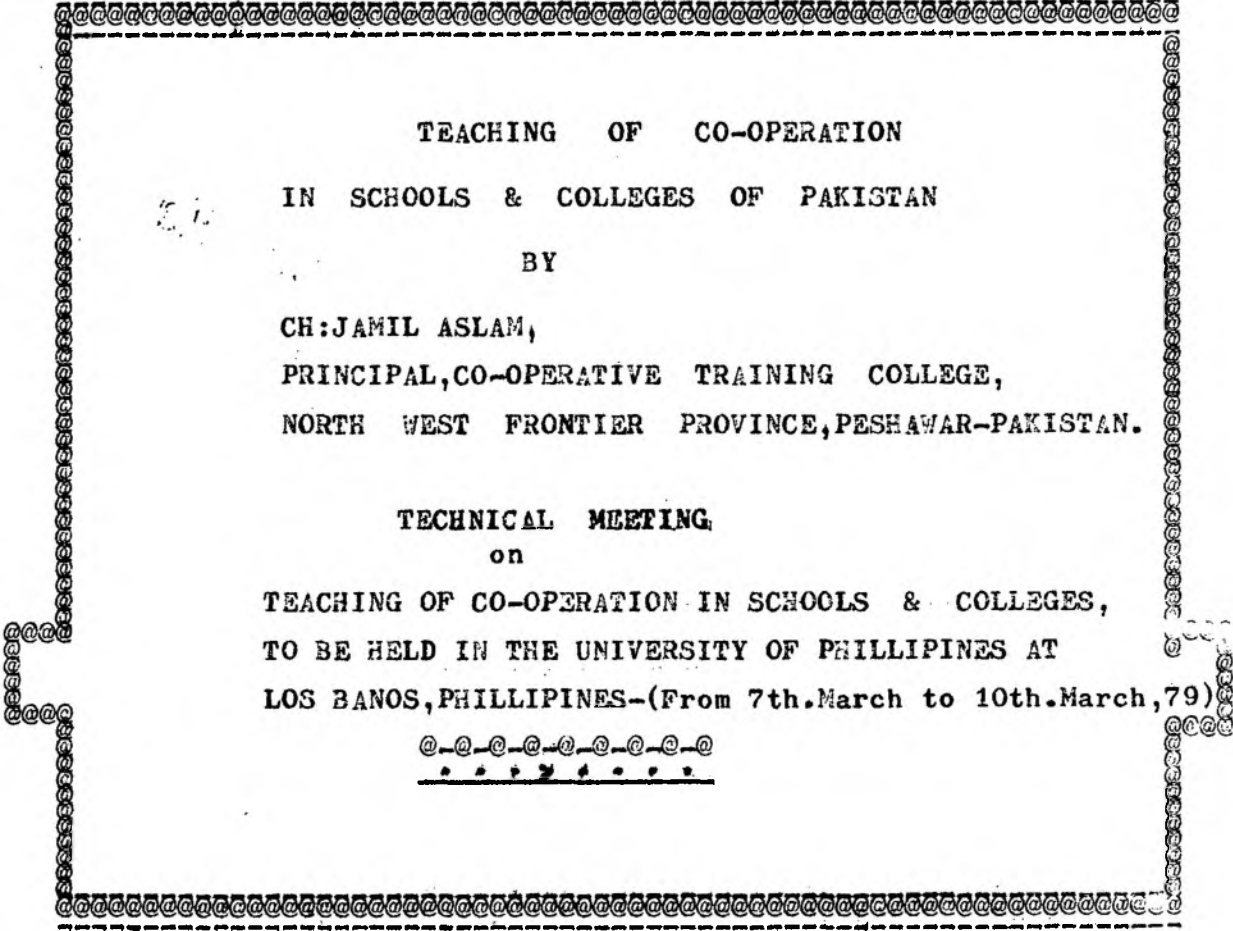
Cooperative Committee

So far there has been no sustained interest in teaching Cooperation as a separate subject, or a major portion of a subject in the schools. The Department of Cooperative Development has taken a very keen interest to approach the schools through the School Cooperatives. The officials of the Department visit the schools for lectures on the subject. The extension division has organised special discussions and talks on the subject for the children. The Department has on several occasions tried to convince the Education Department that Cooperation be made a separate subject in the school curriculum.

The present government is quite interested and with the recommendations of the Committee a change can be expected.

Recommendations

The social science subject from Grade 6 to 10 includes a variety of subjects - i.e. History, Civics, Geography etc. A similar area of study on Cooperation should be included in it. If a suggestion to the committee that the School of Cooperation be elevated to the status of a University, is implemented, the School should commence job oriented Diploma and Degree Courses. In the alternative the present courses at the University be continued and Diploma Courses should be conducted. The Extension Division of the School should develop the School Cooperatives, ensure that every school sets up its own school cooperative, and through them enlighten the students on the subject. In the selection Grades 11 and 12 to the University, Cooperation should be made another optional subject which the students can select, as a combination of four subjects is necessary for this level.



TEACHING OF CO-OPERATION
IN SCHOOLS & COLLEGES OF PAKISTAN

BY

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TECHNICAL MEETING
on

TEACHING OF CO-OPERATION IN SCHOOLS & COLLEGES,
TO BE HELD IN THE UNIVERSITY OF PHILLIPINES AT
LOS BANOS,PHILLIPINES--(From 7th.March to 10th.March,79)

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* * * * *

CO-OPERATIVE TRAINING COLLEGE, N.W.F. PROVINCE, PESHAWAR
P-A-K-I-S-T-A-N.

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TEACHING OF COOPERATION IN SCHOOLS & COLLEGES IN PAKISTAN.

I N T R O D U C T I O N .

The Cooperative Movement took birth in Pakistan in 1904 with the passage of Cooperative Credit Societies Act, 1904. The object of this act was to set up Credit Cooperative Societies which would give small loans to agriculturists and rescue them from the clutches of the money-lenders. The first legislation was thus more in the nature of a relief measure than a measure providing opportunities for economic development.

Soon it was felt that although credit was the most important need of the cultivators, it was not their only need and there were many other aspects of their economic and social life in which they could benefit from Cooperative Activities. A new Act called "A Cooperative Societies Act, 1912" was therefore, promulgated providing for the setting-up of Cooperative Societies of all kinds and their affiliations at Secondary and Apex Level.

Pakistan comprises of 4 provinces, North West Frontier Province, Punjab, Sind and Baluchistan. This act remained enforce in all the provinces of Pakistan. Later on, some provinces passed their own Acts and there were three Acts enforce in Pakistan till 1955. In 1955, all the four provinces of Pakistan were merged into one unit. In order to have a uniform Act and policy throughout the country, a commission was set-up to examine the Movement and recommend improvements. The commission in view of the experience, problems and facts brought to notice, pointed out that the Cooperative Societies, Act 1912 was not suitable to the then requirements of the Movement and drastic changes were necessary. After good deal of considerations it was decided that the Cooperative societies Act, 1925 which was applicable in the Province of Sind was more comprehensive and suited to the changed circumstances of the country. It was, therefore, extended to all the provinces of the country which is applicable since then.

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(Please carry on)-----

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The progress of the Movement is slow in Pakistan which is due to the fact that Ideology of Cooperation is not known to most of the people of the country. The leadership responsible to help grow healthy Movement is not available with devoted workers to help expand the Movement. A few leaders come up are using the Movement for their personal benefits keeping other members in dark with the result they are not taking interest in the working of the societies. Beside this, the internal differences, village frictions and tribe problems coupled with lack of training and mis-management of the affairs of the Cooperative Societies further provide set-back to the Movement. In order to help grow healthy cooperation, education and training of the field staff and the Management Committee in the principles and practices of cooperation is necessary. Cooperation take seed and flourish in the minds and hearts of the people. It is also necessary that cooperation should be introduced in the syllabus of Schools and Colleges of the country so that young generation may come up with concept of cooperation. A commission appointed in Pakistan in 1963 also recommended that cooperation should be introduced as a subject in schools and colleges which has not been implemented so far. I remember here a quotation of a Swedish Cooperator who said if a choice between two alternatives was given to him, that of having sufficient funds in a society without enlightened members or enlightened members within society without any funds, he would prefer to choose the second alternative.

2. LEVELS OF EDUCATION IN COOPERATION IN THE COUNTRY.

(a & b) Cooperation is not taught in Secondary and Higher Secondary Levels in Pakistan.

c) Cooperation is not taught as a separate subject in the Universities of Pakistan. The concept of cooperation is however, discussed in Bachelor of Arts (B.A) classes in Economics with special reference to Cooperative Marketing while teaching marketing problems in the country. In Master of Arts (M.A) Economics beside discussing concept of cooperation, cooperative marketing is taught to the students beside Cooperation as a source of financing institutions to the agriculturists with back ground of Cooperation in Pakistan. No separate paper is given to the students but one or two questions may be asked in the examination.

(Please carry on)---

In B.Sc.Agriculture(Honours) and M.Sc.Agriculture classes Cooperation is taught partly in detail in Agriculture Economics.It does not form a seperate paper nor a subject.One or two questions may be asked in the examination.The contents of the syllabus of different University classes are given below :-

1) BATCHOLAR OF ARTS(B.A).

i) The following items are covered in the subject of Economics in Agriculture Economics of Pakistan.

i) Concept of Cooperation.

ii) Introduction of Cooperative Movement in Pakistan.

iii) Cooperative Marketing.

2) MASTER OF ARTS(M.A)ECONOMICS.

i) Introduction of Cooperative Movement in Pakistan.

ii) Concept of Cooperation.

iii) Agriculture Credit,Cooperation as one of the source of lending institution.

iv) Cooperative Marketing.

3) B.Sc.AGRICULTURE(Honours).

The following contents of the syllabus are covered in Cooperation in B.Sc.Agriculture(Honours)classes :-

- i) What is Cooperation?
- ii) History of Cooperation in Pakistan.
- iii) Effect of partition.
- iv) Structure of the Movement.
- v) Provincial Banks in Pakistan.
- vi) Central Cooperative Banks.
- vii) Primery Agricultural Societies.
- viii) Cooperative Agricultural Service Societies.
- ix) Single versus Multipurpose societies.
- x) Multi-village Cooperative societies.
- xi) Limited or un-limited liability.
- xii) Other type of primery cooperatives.
- xiii) Cooperative Farming.
- xiv) Cooperative Marketing.
- xv) Cooperative Planning in the 5th.Years Plan.
- xvi) Evaluation of the Movement.
- xvii) Condition of success.
- xviii) Suggestions for improvement.

The contents mentioned above are covered in the Agriculture sector while discussing economic problems of Pakistan. Some questions are however asked in the examination.B.Sc.Agriculture(Honours)is a five year course and cooperation is taught in 4th.and 5th.year classes. (Please carry on)-----

-4-

4) M.Sc.AGRICULTURE.

Beside discussing above contents of syllabus in advance explanatory lectures are given on the following topics to the M.Sc.Agriculture students :-

- i) Development of Cooperative Farming.
- ii) Cooperative Marketing with discussion on merits and demerits of the prevailing Marketing system and adoption of cooperative marketing by the agriculturists.
- iii) Cooperative Credit, short, medium and long terms loans with their contribution towards boosting up agricultural production in the country.
- d) Cooperative Consumer stores have been organized in some of the institutions for the supply of essential commodities and not for teaching practical cooperation. The said stores are not working properly due to lack of initiative and management problems.

3) UTILITY OF EDUCATION IN COOPERATION AT DIFFERENT LEVELS.

Cooperation is not taught as a separate subject and as such it is not considered as a special qualification for employment in cooperative organizations while recruiting the employees for cooperative department and cooperative organizations. Rural background is considered whereas educational qualifications are treated at par. Even B.Sc. and M.Sc. Agriculture students who have studied some cooperation are not given preference in service.

4) Lecture Methods is used in Teaching Cooperation in university classes. Some notes are however given by the Lecturers to the students. No audiovisual or teaching aids are used. The students mostly depend upon notes and text books recommended for study. The contents of syllabus has been produced in the paper.

5) PROBLEMS.

The following problems have been experienced:-

- i) The Teachers/Lecturers in the Educational Institutions are not specifically trained in the subject of cooperation having no comprehensive knowledge.

(Please Carry On)---

-5-

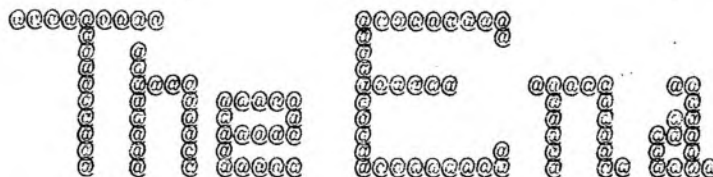
- ii) Audiovisual and teaching aids are not used.
- iii) No practical teaching is given to the students.
- iv) Latest and upto-date material is not available in Universities.
- v) No Research is done.
- vi) Theoretical knowledge is imparted to the students for getting through the examination.

6) CONCLUSION AND RECOMMENDATIONS.

In order to bring the coming generation in the fold of Cooperative Movement it is necessary that :-

- i) Elementary topic may be introduced as a compulsory one in Secondary and Higher Secondary Schools of the country.
- ii) Cooperation may be introduced as a separate subject in all the Degree classes.
- iii) Teachers teaching cooperation may be trained in the subject within the available resources of the country and abroad.
- iv) Practical teaching of the students be arranged in collaboration with the Cooperative Department and groups of students^b be attached with the departmental officials to observe actual working of the cooperative institutions.
- v) Thrift and Credit societies and Consumer Stores be organized in the institutions for giving practical training to the students.

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Teaching of Cooperation in Schools and Colleges

Prepared By
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Introduction

Although the cooperative movement was introduced in Malaysia as far back as 1922, there are many people in the country who do not know anything about the cooperative movement. There are less than one million members of cooperative societies. Even many members who make use of the facilities provided by their society do not fully appreciate the role of cooperatives. One of the main reasons for this situation is the lack of cooperative education in schools and colleges.

Cooperative Education in School and Colleges

In the primary schools, cooperation is not taught as a subject. However the imaginative and informed teacher could introduce cooperation in the upper class of the primary school through civics. This is only possible if the teacher is well informed about the concept of cooperation.

Since legislation paved the way for the formation of school cooperatives in 1969, the cooperative movement has made slow but steady progress in secondary schools. Currently there are more than 220 school cooperatives in the country. The school authorities support their cooperative society by assigning a teacher to be incharge of the school cooperative. Cooperatives in schools have been fairly successful. The success of school cooperative is more evident in large residential schools.

The existence of a school cooperative naturally provides a good forum for cooperative education in the school. Often the teacher in-charge of the school cooperative society would periodically give talks to the pupils of virtues of cooperation. Guest speakers from the Cooperative Department, Cooperative College, and the apex cooperative organisation such as Angkasa are also invited from time to time to speak on cooperation to the pupils..

Where a cooperative society exist in a school, cooperative education provided by the teacher in civic lessons, and talks on role of the school cooperative by officials from the cooperative movement are quite adequate. Sixth form pupils who take economics as a subject would also get a little exposure to cooperatives through the lessons. But in most secondary schools there are no school cooperatives or sixth form classes, unless some formal cooperative education is given either as a topic in the civic lesson or consumer education, thousands of school-leavers would have no knowledge of cooperation.

There are no student cooperatives at college or university level. However in some universities, cooperative consumer stores or book-shops are formed by the staff. These cooperatives provide valuable services to students as well, even though they are not permitted to become members. Academic studies in cooperation are however available to students. At least two universities provide courses in cooperation beside the Cooperative College.

In University of Malaya, cooperation is taught as part of a subject under Rural Economics in the first year. Students specialising in Rural Economics are required to take Cooperation I and Cooperation II as a subject in the second and third year respectively. Other students of the Faculty of Economics

and Administration may take Cooperation I or Cooperation II as optional subject. All first year students in the Faculty of Economics would get an exposure to cooperation as they required to take Rural Economics in the first year. Agricultural University of Malaysia also provides a full semester course in cooperation as an elective subject.

The Cooperative College of Malaysia incorporates cooperative education as part and parcel of all training courses besides providing member education programme where cooperation forms the core of the syllabus.

Whether it is book-keeping, internal auditing, retailing or management course, cooperation is included as a subject. This ensures that any student who attends a course in Cooperative College would get an exposure to cooperation.

Introduction to Cooperation and Cooperative Administration and Management courses are basically cooperative education programmes and are intended for those who have no previous knowledge of cooperation.

Utility of Cooperative Education

Secondary school pupils who take active part in the school cooperative get an opportunity to manage the school cooperative. The valuable experience gained in running school cooperatives gives them an edge over others when seeking employment in small cooperative societies.

Students who graduate from the Cooperative College are given preference over others when their application for a job is considered by a cooperative society.

University graduates who have done cooperation in the second and third year are in demand by statutory bodies like Farmers Organisation Authority (FOA) and Majuikan (Fisheries Development Authority) and the Cooperative Department.

Problems in Teaching Cooperation

Cooperative College is the only institution that gives cooperative education to teachers who are engaged in school cooperatives. With the limited resources of the College it is not possible to give cooperative education to all teachers. In order to develop school cooperative as a popular and viable organisation adequate number of dedicated teachers must be trained in cooperative management.

Recommendation

In order to enhance the cooperative movement, cooperation should be included in the school curriculum as part of civics. To ensure greater effect all the teacher-trainees should be given some cooperative education at the teacher training college.

TEACHING OF COOPERATION IN SCHOOL AND COLLEGES IN THAILAND***Sopin Tongpan****

Teaching cooperation was initiated in Thailand almost four decades ago, about 20 year after the first cooperative society was established in the country. Trend in teaching cooperative have changed over the past 40 years, almost paralleling the changes in cooperative activities. Therefore, to understand the teaching of cooperation, the cooperative movement must be understood. This paper is therefore divided into three sections; namely: Cooperatives in Thailand, Teaching Cooperation in the country, and the last section will be devoted to ways to improve the cooperative education system of the country.

Cooperative Movement in Thailand

February 26, 1979 is regarded as the 63rd anniversary of the cooperative movement in Thailand. That is, on February 26,

*Paper presented at the Technical Meeting on Teaching of Cooperation in School and Colleges, Continuation Education Centre, UPLB, Philippines, March 7-10, 1979.

**Faculty of Economics and Business Administration, Kasetsart University, Bangkok. The author wishes to acknowledge the comments from Dr. Melvin M. Wagner, IBRD Technical Specialist attached to Kasetsart University.

1916 the first cooperative society was organized. It was of rural small credit cooperative on the Reiffeisen line with unlimited liability. The intention of the government at that time was to relieve farmers from their severe indebtedness and to maintain their land ownership.

With the success of this first group of credit cooperatives led to a moderate expansion of cooperatives of this type and, later on of other types. By the end of 1966, the number of village credit cooperatives had increased to 9,869 societies with another 29 different types of cooperatives. The total membership of 518.1 thousand families of which 154.2 thousand were member of credit cooperatives.

Many

types of cooperatives were set up from production credit, land hired-purchase, umbrella making and fish culture to ice marketing cooperatives.* The important ones, however, are the credit cooperatives and land settlement cooperatives.

After 50 years of operation, the success of cooperatives,

*Ministry of National Development, The Cooperative Movement in Thailand, Bangkok, August, 1967, and also in Pradit Machima, Growth and Development of Agricultural Cooperatives in Thailand, The Cooperative League of Thailand, Bangkok, 1976.

in terms of relieving farmers of their indebtedness and providing credit to the members for improvement of farm production has not much observed. There are many reasons for this. The numbers of each cooperative was also quite small, averaging only 17 members per society besides providing credit alone it has been difficult to offer other services; namely, marketing services to its members.

In 1969, to strengthen the role of cooperatives, the government amalgamated all small credit cooperatives at the village level into the larger units called agricultural cooperatives. The services have been expanded, in addition to providing credit, marketing, selling farm products and selling production inputs, agricultural extension, land improvement and irrigation management (where applicable) were added.

By the end of 1977 number of cooperatives by types and members is shown below:

Type of cooperative	No. of Societies	No. of members (family)
Agricultural coops.	681	523,844
Fishery coops.	7	1,112
Land settlement coops.	59	32,421
Thrift and credit coops.	236	395,257
Consumer coopers.	160	270,434
Service coops.	<u>97</u>	<u>29,156</u>
Total	1,240	1,252,224

The Performance of Agricultural Cooperatives

The most important and those of concern here are agricultural cooperatives where about 8% of all farmers are members. But the cooperative performance has not been as satisfactory as anticipated. In 1977, the Bank of Thailand, the central bank with collaboration with other government agencies dealing with cooperatives classified all agricultural cooperatives into 1st, 2nd, and 3rd class. It was found that less than two per cent of the 552 cooperatives were classified as first class, 31 and 67 per cent were second and third class, respectively. The Bank reclassified again in 1978, and, again only 2 per cent of 680 cooperatives were put in the first class, 23 and 75 were in the second and third class, respectively.*

The National Economic and Social Development Board (NESDB) also undertook classification with slightly difference criteria.** The results, however, were more or less the same.

*Bank of Thailand, "Report on Agricultural Cooperative Classification for 1977 and 1978". (mimeo.)

**Bank of Thailand classified according to business management, business performance and financial situation criterion. While NESDB based on volume of business, number of members, working capital, share capital and net profit.

A few examples may be cited, especially on loan and repayment with the Bank for Agriculture and Agricultural Cooperatives (BAAC), the largest source of credit extended to cooperatives. Loans outstanding to agricultural cooperatives at the end of the year rose from 259 million baht in 1969 to almost one billion baht in 1975 and to 2.5 billion baht in 1977.* The accrued interest outstanding was 168 million baht also in 1977.

Another aspect which is quite interesting that in the business activities of the cooperatives. From Bank of Thailand study, shows that agricultural credit is the main business activity of cooperatives. Only 51 per cent of all cooperatives offered full services, i.e. credit and marketing, and 41 per cent engaged only in credit and buying farm input and about 5 per cent of cooperatives only extended credit.**

It was also reported that in 1977 only 102 cooperatives have a full time manager, and 67 of those have formal education less than high school, and only one earned a college diploma.***

*20 baht equivalent to US\$1 approximately.

**Bank of Thailand, op. cit.

***Technical Division, Department of Cooperative Promotion, Ministry of Agriculture and Cooperatives.

The basic problems of these cooperatives have been documented and well recognized and are similar to those in developing countries, i.e. lack of sufficient funds, lack of education among cooperative members, lack of capable management, lack of government support, etc.

Role of Government in Cooperatives: In brief, cooperatives consist of all member who form general meeting, then elect a Board of Directors. The Board is responsible for formulating policy and appointing the manager; the manager is then responsible for the entire operation under the supervision of the Board.*

In general, as indicated earlier, cooperatives can not run without government help, which involves from the beginning, organize cooperatives, registering, etc. and to ensure that the registered cooperative comply with cooperative law. However, in practice, and in local agricultural cooperatives, a government cooperatives officer is responsible for being both a guiding advisor and for supervising by the Board of Directors and well as the manager. Government agencies in charge of cooperatives, like cooperatives, have passed through several phase of expansion, stagnation, consolidation and revival. By the end of 1978, Department of

*Pradit Machima, Growth and Development of Agricultural Cooperatives in Thailand, op: cit., p. 26.

Cooperative Promotion has 6,013 personnel. In addition, the government has maintained the Department of Cooperative Auditing, responsible only for auditing cooperatives and other types of farmer organization.

With the involvement of government in cooperatives since the beginning, the government has provided both financial and technical assistance. The later has been in the form of training and educating cooperative members and giving technical advice in the field. Many believe that the close supervision by a government officer will not give a chance to the cooperative to make their own decisions. But the government also has good reasons for this supervision.

Teaching Cooperatives in Thailand

As briefly explained the previous section, we may conclude that the cooperative movement in Thailand has not been very successful even with the heavy involvement of government activities in cooperatives operation.

Therefore, the emphasis in the teaching about cooperatives has the logical aim of training for working as government cooperative officers rather than working in cooperatives itself or providing education for the general public. This section will describe teaching cooperatives in Thailand in three respects namely; formal training to work as a cooperative officer in government agencies,

in-service training for government officers and staff of cooperatives, and general education in schools or for the general public.

Teaching cooperatives to the government workers: Date back in 1943, when Kasetsart University set up Faculty of Cooperative* and after offered 3 years college education to produce personnel to work with Department of Cooperatives, a few years later the curriculum was expanded into 4 year B.S. degree and later to a five year program. The degree program passed through several phase, after terminated in 1966, the Faculty begin to offer B.S. degree in Cooperative Economics in 1977.** In 1978, Institute of Agricultural Technology in Chiangmai province also began to offer a program leading to a B.S. in Cooperative Economics where the contents of the curriculum are similar to that at Kasetsart University.

*Later on was changed to Faculty of Economics and Cooperative and finally to Faculty of Economics and Business Administration.

**The curriculum requires for 144 credit-hours out this 45 credits are basic requirements, 45 are core courses included courses in economics, accounting, business administration and law and 28 credits for major courses plus 26 from minor field and elective. The student is required to engage in field training for at least 200 hours.

The undergraduate program at both Kasetsart and the Institute are more or less similar to agribusiness management or agricultural economics types program, but more courses in cooperatives is offered and required. At Kasetsart alone thousands have graduated and mostly worked in the Department of Cooperatives especially before the earlier 1960's. Later on, very few work in cooperatives.

In addition, to a degree program cooperatives have been offered in almost every higher learning institution, either under Departments of Agricultural Economics or Economics, most of them under the courses of Agricultural Cooperatives or Agricultural Cooperation. The content generally included "History and principles of cooperatives, organization and management of cooperatives...". The course are offered either requirement for degree program or elective.

In 1970, the Cooperative Education institute was set up in the Department of Cooperatives. The Institute offered one year curriculum and admitted high school graduates. Upon graduation, if he wants, he can work for the Department of Cooperatives. There are about 35 graduates annually. The details of the one year curriculum are shown in Appendix 1. The contents of curriculum consists of 26% of total credits as cooperatives, the rest are related to cooperative from accounting to office management.

One remark about the cooperative courses offered for the degree program emphasizes on "organization and management" of all

types of cooperatives, even some types which do not exist in the country. This seemed a waste time and resources, and may be even be irrelevant to teach in class, where details or rules and regulations can be explained in one or two hours of in-service training.

In-service training for the Department of Cooperative

Promotion Officials and for Cooperatives Employee: The Department of Cooperative promotion, through Cooperative Education and Training Center offers in-service training to all level of the staff especially to provincial and amphur officer,* and particularly for newly recruited officers. Most of the training is jointly organized with the Cooperative League of Thailand.** Types of courses and number of training session depends on the budget available.

The Department, in collaboration with the Cooperative League also offers a short courses training for agricultural cooperative officers. During the seven year period (1970-1976), four training courses have been offered, namely for cooperative managers, accounting officers, credit officers, and agricultural

*The province is divided into districts calls amphur.

**Cooperative league of Thailand is a non-government organization set up in 1968 with the objective of promoting and developing cooperative movement in Thailand.

extension officers. The session run from 4 to 10 weeks. During the said period about 848 cooperative officers and managers have participated in the programme.* The emphasis of training are on cooperative principles and accounting procedures. The content of the curriculum for manager training is shown in Appendix 2.

Cooperative Education in the School or for the Public: At the present, there is one elective course which has been offered in all secondary school. However, cooperation is often treated as one section in many subjects particularly in social studies. However, the Ministry of education has supported and encouraged all cooperative activities in all school. To accomplish this, in 1978 Cooperative League with the support of local community group has organized workshops for school teachers. Hoping that, some of them may organize some kind of cooperative activities, mostly cooperative store when they return.

The cooperative league of Thailand also hold a few seminar annually for those interested or involved in cooperatives.

In providing cooperative education for general public, the Cooperative Education and Training Center maintain mobile units working in various parts of the country. The main objective is to arouse the public interest and promote cooperative knowledge and a

*Division of Training, Department of Cooperative Promotion.

spirit among cooperative members and non-members in the rural areas. However, with budget constraints and obsolete techniques and equipments the result is rather limited. The Department also issues pamphlets, posters and manuals about cooperatives distributed to the public.

Concluding Remarks

The history of 63 years of cooperative movement in Thailand has proved its development to be a very difficult task. The government has taken all steps to promote cooperatives, by contributing to hope that, cooperative can be viable means of solving economic problems of the poor farmers. The government has, therefore, to take the initiative in introducing to them all necessary steps in organizing, providing necessary initial capital, supervising as well as auditing the cooperatives. In joining cooperative societies, most of them have no real economic needs as the basis for mutual help and selfhelp according to cooperative principles. They join the societies with the hope of getting aid from the government, mostly in the form of loan with low interest rates. After they got what they want they are no longer interested in cooperatives, not even to pay back the loans.

In principle, we know that cooperatives can not be organized except on the solid foundation of understanding and rational acceptance. In other words, we realize that cooperative

begin with education not legislation.*

If members do not understand the rationale in joining cooperatives, and, in addition in setting up the authority insufficient preparation has been made to ascertain their potential financial and administrative viability. Cooperatives are doomed to failure.

If the government want to strengthen cooperatives, education and training must be emphasized. Cooperative education in schools and for the public especially at the farm level must be emphasizes. Careful consideration have be made term of the content of the curriculum and the relevance to them. Providing education after they join the cooperative is more or less ineffective and member regards as irrelevant to their interest. Not convincing them to join before they understand and have the cooperative spirit is most difficult where number of newly recruited members, and number of societies are the targets that the responsible government officer must meet.

The emphasis on education and training should be equally concentrated on those cooperatives with good potential of success. This will be more relevant to its members. The training curriculum

*FAO, Training and Extension in the Cooperative Movement, Rome, 1962.

have to be carefully considered both its content, location, staffing and field training. The caution have to be made that training alone is not a solution, but the cooperative must be able to retain his services for a number of years, reasonable salary, advancement opportunity and job security must be provided.

Intensive study in cooperative education hoping that graduates will work as government cooperative officials is not recommended under the present circumstances. The reason for this is that the personnel is needed, does not necessarily to have strong academic training. The success in working together with cooperative members needs someone who understand the problems, understand the member, good human relationship, and really sacrificed himself to work in the local, to solve the problem of the poor. We can not expect that the degree program will normally produce that type of person.

To strengthen the cooperative spirit for both member and cooperative officers regular training is necessary. The session have to begin with the initial training and follow-up in-service training. The content and method should emphasize on case studies and management planning exercise rather than lectures mainly based on textbook. Practical on the job training in a successful cooperative in the local is needed.

APPENDIX 1: Requirements for Diploma in Cooperatives (one year program)

Department of Cooperative Promotion, Ministry of Agriculture and Cooperatives.

	<u>credit*</u>
Principles of Cooperatives	4
Cooperative Law	3
Organization, Supervision of Cooperatives	4
Agriculture	4
Accounting	5
Cooperative Management	2
Marketing	3
Training Method	2
Civil Law	2
Principle of Economics	2
Principle of Agricultural Economics	3
Financial Analysis	2
Wholesaling and Retailing	2
Statistics	2
Rural Sociology	2
Human Relation	2
Agricultural Credit	3
Office Management	1
English	1½

*These 19 subjects are offered in two semesters.

APPENDIX 2: Ten Week Program for Agricultural Cooperative Manager Training, Organized by Department of Cooperative Promotion, Cooperative League of Thailand, and Faculty of Economics and Business Administration, 1978

Component of Program:

Major subjects	140 hours
Minor subjects	70 hours
General subjects	10 hours
Discussion and evaluation	20 hours

Major subject: included Cooperation (25), Cooperative management (25), Agr. Credits (25), Accounting (30), Managerial accounting (15), Agr. marketing and processing (15), Material and production inputs procurements (5).

Minor subjects: included Statistics (10), Law (22), New agricultural techniques (18), Human relations (10), Coop. extension (10),

General subjects: included Role of government in agriculture development Coop.; League of Thailand; Bank for Agriculture, and etc.

*Figures in parentheses indicates number of hour required.

CONCEPTUAL FRAMEWORK FOR THE TEACHING
OF COOPERATION IN SCHOOLS & COLLEGES
WITH SPECIAL REFERENCE TO INDIA

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to be presented

at

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IN SCHOOLS AND COLLEGES

CEC, UPLB, LOS BANOS, PHILIPPINES

jointly organised

by

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CONCEPTUAL FRAMEWORK FOR THE TEACHING OF
COOPERATION IN SCHOOLS AND COLLEGES
WITH SPECIAL REFERENCE TO INDIA

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ICA ROEC, New Delhi

Background:

Cooperative form of organisations have been recognised as one of the most ideal voluntary and democratic associations which are capable of bringing in social and economic transformation through mutual help and least conflict of interests. In view of the achievements and the potentialities displayed by cooperative organisations in different countries 'cooperation' itself has been termed as the "economic miracles of the last century". From "Rochdale Pioneers" in U.K. in the last century to "Amul Dairy" in India in the present century are all indicative of the potentialities that the cooperative type of organisations contain in themselves. It has now been realised that "Cooperation is an ideal economic movement which aims at protecting and promoting the interest of its members without affecting their freedom and dignity". However, the effective realisation of the cooperative ideologies through cooperative organisations cannot be achieved without the effective involvement of its members. Rochdale Pioneers, even before starting their small venture realised the importance of "involvement" of members and felt that certain amount of education to members in business administration and management practices were essential for carrying out the activities of their organisation on business line.

They accordingly included "education" as one of the objectives of their organisation. They set apart 2.5 per cent of their trading surplus for education and set up a school for younger generation as early as in 1850. Some 3,000 students in the age group of 14-40 were benefited during the period 1873 to 1894.

The history of the development of cooperative thought and cooperative organisation in developing nations shows that there has been significant quantitative development of the various types of cooperative organisations during the

.....:2/-

first half of 19th century. However, the growth has been more pronounced in the agricultural sector than in any other sector. This has mainly been due to the fact that the developing nations are still basically dependent on agriculture. Though the quantitative expansion has been significant the qualitative performance of these organisations left much to be achieved. Basically, one could trace two important reasons for this - firstly, in most of the developing nations the movement was and continued to be "State Sponsored" and "State Patronised", as a prelude to some serious social and economic disorders. After the second world war many new nations were born, getting independence from the colonial rule. These nations realised that cooperatives could act as an instrument of removal of poverty and could help in regional planning for development in order to reduce regional imbalances.

Though the cooperative organisations received all the support (financial and organisational) from the new political set up, little was done by these Governments to see that these organisations become self-sustaining. This happened precisely because of the fact that the Governments did not realise or fully agree to the significance of cooperative education in successful organisation and operation of such enterprises. Probably, the feeling was that financial support will bring in financial stability and in turn will overcome other deficiencies. As a result of this in many cases these organisations became an instrument in the hands of vested interest of the society which continued to contain the basic feudalistic elements of the colonial rule.

The futility of the one sided approach of financial and legal support on the part of the Governments was realised as late as during the late fifties of this century and efforts were made to bringing in "training" element as a continuous process to strengthen the management of cooperative organisations. However, cooperative education still continued to be neglected as it was considered as a less priority area in the field of cooperative development.

History has shown that how grave this mistake has been. "The problem of present day civilization is social integration - to put man in touch with man so that they may live together in meaningful understandable and controllable relationship". Cooperation provides one such instrument to achieve this goal. However, cooperation is only one particular aspect of a more widespread concept, which in the widest sense means the union and coordination of the resources and

endeavours of each individual in a joint effort to achieve the results in the wider interest of the community as a whole. If we agree to this, it will mean that members or potential members are the most important factor in such organisation. Robert Owen had rightly pointed out that "Man's character is not made of him, but for him. Man is not a free agent to shape his character and his behaviour as he wishes". In essence it means that man is the product of environment. Environment is greatly influenced by education. It is, therefore, amply clear that if we are genuinely concerned about ensuring a solid foundation for cooperative sector which in the long run will establish social and economic equality, we must give due importance to cooperative education which holds the key to the success of cooperatives. This is particularly applicable in case of the developing nations of South-East Asia particularly India where the literacy percentage is extremely poor.

For the cooperatives to be successful, there is need to engage for cooperative ideals and cooperative institutions, the loyalty and the imagination of youth so that in the long run they become active cooperators of the future, aware of their rights and obligations towards their organisation. This could be achieved by introducing the teaching of cooperation as a subject at the school and college level.

However, one is aware about the follies of our existing educational system which leaves much to be desired. Mere introduction of the subject at various level in schools and colleges will not achieve the goal unless and until the objectives of education in cooperation are well defined and proper educational planning is worked out for its introduction at various stages of school and college curricula.

1. Cooperation - A Workers Educational Manual, Geneva, 1956
2. Cooperative Education, Cooperative Union Ltd. Education Department, Standform Hall, Loughborough, Leicestershire.

Present Position:

In the absence of proper cooperative education fitted in the general educational system and ignorance about the strength of self-help and mutual actions, man continue to prevent man from working for common good, which is the main cause of miseries and misfortune for the toiling millions. The basic tasks of cooperative education therefore, will have to be defined as development of

self preservation, self direction and self reproduction among its members.

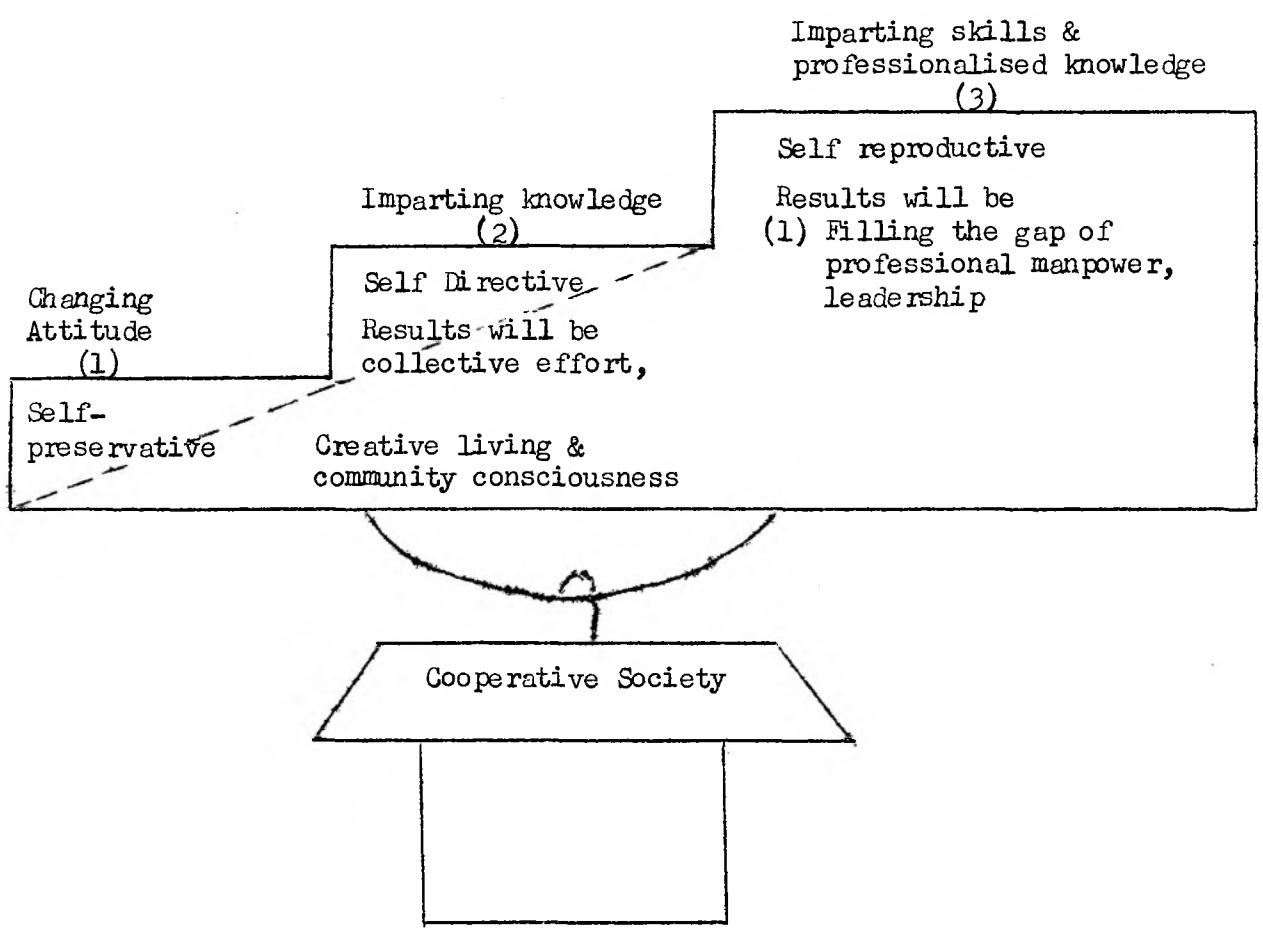
Prof. Alexander F. Laid-Law, has pointed out that "Complete cooperative philosophy includes a vast area of educational social, moral and cultural values". If the movement is simply fitted into an economic framework, it is bound to fail in achieving the goals of cooperative action. It is, therefore, essential for the success of cooperative organisation to develop proper mental attitude among people. No organisational structure, much the less, cooperative organisational structure could flourish in isolation of its members and potential members without the development of attitude.

So far, teaching of cooperation has been confirmed mostly either at the highest level in the universities or at the cooperative/teachers training institutions. Some of the universities like Pontifical Gregorious University in Rome and some universities in India have introduced a regular course in Cooperation. In other universities, in U.K., U.S.A, and many European countries it is introduced as an optional subject. In many universities cooperation as a scientific study has been recognised as a subject matter of research. No doubt, the efforts have largely been instrumental in filling in the gaps to some extent in the managerial cadre and leadership in the cooperative sector. However, the vacuum at the members and potential members remains. Commandable work has been done by the International Cooperative Alliance with the help of its two Regional Offices at New Delhi and Moshi to further the cause of member education. A few cooperative member education projects have been initiated by it through the financial support received from Swedish Cooperative Centre. These projects have made commandable impact. But the questions remains could they meet the total requirements? Similarly Cooperative Education Material Advisory Service, popularly known as CEMAS, a project again under the ICA and financed from SCC has helped a lot to the cause of cooperative education by providing suitable and relevant materials to interested persons and organisations. But such international efforts have its own limitations. Certain cooperative organisations in South-East Asian countries have also taken up the task of cooperative education but their efforts fall far short of the requirements.

The Framework:

The solution of the problem lies in developing a built-in system of cooperative education within the educational framework of the country concerned.

This built-in system may be visualised to provide scope not only for elementary education in cooperative education and philosophy but could also take care of the problem of professional management in cooperative organisations. This will firstly mean, changing the attitude of the people to development of knowledge about cooperation and its potentialities and finally imparting skills and advanced knowledge in the field of professional management of cooperatives. We could thus visualise three steps cooperative education programme as follows:-



It is clear from the above diagram that a built-in system of the cooperative education will be required to be fitted in the existing three tier educational system which is generally followed in the countries of South-East Asia, i.e. (i) Primary stage, (ii) Secondary stage, and (iii) College state. Incidentally the proposed three steps are supposed to help realisation of three developmental stages of individual members i.e. Self preservation, (ii) Self Direction and (iii) Self reproductive.

While the first two stages could be made as compulsory for all students, the third step could remain open for only those who want to find a profession in cooperative sector. Even if we achieve in our objective in changing the attitude and importing the knowledge about cooperative philosophy and its working, we have largely achieved our objective of creating suitable environment for the future development of cooperatives. A beginning therefore, should be made right from the elementary school level going up to the university level.

Having identified the stages of development of cooperative education along with the general educational system we could now turn our attention towards the problem of development of suitable curriculum for each stage. Let us first discuss the various related aspect involved in each stage:-

Stage-I - Elementary Schools:

Objective: To develop attitude towards cooperative way of living.

Age Group: 7 to 12 years

Standards: Vth to VIIIth

Stage-II - Secondary School & Higher Secondary School level

Objective: To impart knowledge about cooperation - potentials achievements and methods of work of cooperatives.

Age Group: 12 to 16 years

Standards: a) IXth to Xth

b) Pre-university or

c) Standard XIth and XIIth

Stage-III - College and University level

Objective: To impart knowledge and skills in cooperative theory and practice including cooperative business management.

Age Group: 17 years and above

Standards: a) Three years degree course in cooperative.

b) Two years master's course in cooperative.

c) Special two papers during each year of the three years degree course (B.A. & B.Com.) which may be optional.

d) Special two papers during each year of the Master's Course (M.A. & M.Com.) which may be optional.

Having identified the various factors involved at the various stages of introduction of cooperation, we could now broadly examine the curriculum contents..

This is the most important aspect and success or failure of the scheme, In achieving its objective, will largely depend on the degree of perfection we achieve in formulating a proper curriculum. Many of the ills of education arises due to lack of understanding on the part of the teachers/academicians in formulating proper curriculum to accomplish set goals and objectives of education. It involves meaningful identification of subject-wise instructional objective, relating them to different content areas suitable for various standards (age group) and then identifying suitable teaching method to achieve the learning objectives.

The broad principles of curriculum formulation could be categorised as follows:

- i) National objectives
- ii) The general objectives of education
- iii) Subject-wise instructional objective and content
- iv) Courses of studies and time allocation
- v) Instructional Aids and teaching materials
- vi) Teaching methods
- vii) Evaluation and Feedback

On the basis of this, the broad areas of curriculum for each stage of cooperative education could be as follows:

STAGE-I - Elementary Schools:

If we assume that "education in cooperation is education in cooperative way of life" then introduction of the subject of cooperation at elementary schools becomes essential. The general trend of the development process from elementary to secondary education reveals a high percentage of drop-outs. This makes it all the more essential that at the elementary stage itself the students be given some 'elements' in cooperation, atleast to the extent of 'Why' and 'How'. The beginning at this stage will have to be confined to simple short stories telling the universal truths about cooperation like "United we stand, divided we fall", "Mutual help makes task easy", "sacrifice today happiness tommorrow" etc. Apart from this, some elementary education in cooperative may also be introduced in stages from standard V to standard VIIIth.

Similarly, education programme in cooperation could be worked out in a more exhaustive way and with a view to make it job oriented from the secondary standard.

It is extremely difficult to prepare a prototype curriculum for stage IInd and Stage IIIrd, as the socio-economic environment differs widely from country to country. What best a country could do is possibly to benefit from the experience of others by making suitable adjustments to local situations.

THE INDIAN SITUATION

In India some thought has been given to the question of introduction of cooperation in the schools and colleges. A study team under the chairmanship of Shri S.D. Mishra which submitted its report in 1961 made the following broad recommendations of the question of teaching of cooperation in schools and colleges.

- i) The subject of cooperation should be included as part of the general education;
- ii) In addition to a number of subjects in social studies, separate subject on cooperation be introduced at primary and middle classes.
- iii) Cooperation should also be included as a subject in the Teachers' s Training Course (B.Ed.)
- iv) Cooperation should be an optional subject at the undergraduate level.
- v) A special two years course may be introduced in M.A.
- vi) There should be a diploma course in cooperation at the level of Rural Institutes.
- vii) Research in cooperation be promoted at university level.

It is quite apparent that the recommendations doesnot go much farther than more suggesting some broad policy lines. The committee also did not examine in detail the implications of formulating curriculum and follow-up action required. Broadly, the emphasis appears more on filling up gaps in the professional man-power requirements than creating a built in educational system which could take care of educating the masses in cooperative way of living. However, some beginning has been made in the direction of imparting instructions in cooperation to the school children in Andhra Pradesh, Bihar, Bombay and Kerala by including important topics on cooperation in the school curriculum right from 3rd standard. But the approach is more casual.

At the higher secondary school level some topics on Cooperation is included in Cooperation under the broad subject of economics in the syllabi in some states.

The Ministry of Education, Government of India in consultation with the Planning Commission set up a working group on vocationalisation of education in October 1977. The working group identified cooperation as one of the vocation. Under the scheme for the vocationalisation of education, the working group identified four broad groups which are as follows:

- i) Agriculture and Allied activities;
- ii) Rural and Small Industries (including handicrafts);
- iii) Social services; and
- iv) Other services including territory sector.

Under the 4th sub-group the areas identified for vocationalisation of cooperative educations are as follows:

- i) Cooperative Member Education.
- ii) Cooperative Law (Rules) Training.
- iii) Consumers Cooperative Management.
- iv) Cooperative Banking.
- v) Industrial Cooperative Management.
- vi) Cooperative Marketing, and
- vii) Cooperative processing, operators courses.

The recommendations of the groups are yet to be implemented. In the meantime the National Council for Education Research and Training are engaged in working out suitable curriculum for cooperative education in schools at different levels.

The Committee for Cooperative Training (now National Council for Cooperative Training) reviewed this question again at its XXIst Meeting in 1975 and appointed an Expert Group consisting of academicians and experts on cooperation to examine this question in detail. The team was headed by Dr. P.N. Nayar, Education Advisor, Planning Commission, New Delhi. One of the task given to the Expert Group was to go into the syllabi on the subject of Cooperation taught in Schools, Colleges and Universities with a view to prepare a model syllabi. The expert group made a detailed analysis of the available



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information, collected additional informations through questionnaires, visited universities, held discussions with educationists and cooperators before finalising its report.

The Expert Group found the following position with regard to teaching of cooperation in Indian Universities at different levels:

<u>Course in Cooperation and/or subject of Cooperation in a Course</u>	<u>No. of Universities providing subject</u>
1. Special Course leading to	
a) Masters Degree in Cooperation (M.Coop)	Nil
b) Post graduate Diploma in Cooperation	4
c) Bachelor's degree in Cooperation (B.Coop)	Nil
d) Post School Diploma in Cooperation	1
2. Subject in Cooperation	
a) Bachelor's of Arts Course (B.A)	12
b) Master's of Arts Course (M.A)	21
c) Bachelor's of Commerce (B.Com)	39
d) Master's of Commerce	20
e) Bachelor's of Science (Agriculture)	14
f) Masters of Science (Agriculture)	9
g) Bachelor of Social Work	1
h) Bachelor of Law (LL.B)	2

On the basis of their finding the Expert group made the following major recommendations:

i) Schools, colleges and universities by far constitute the most important source of cooperative members, leaders, and operating personnel and hence the subject of cooperation be introduced from school level itself going up to university level.

ii) School education in cooperation be divided into two stages i.e. elementary school stage and secondary school stage. It ^{has} suggested the introduction of cooperative philosophy through stories right from the primary stage of education. It has suggested that the formal education in cooperation should start in stages from standard Vth to VIIIth in stages. It has suggested to organise the schools

community life on cooperative basis such as organisation of school stores, canteen, thrift and savings society, garden and hobby workshop on cooperative lines.

It has further recommended that these aspects should continue at all the higher levels of education with increased sophistication and wider variety for ensuring sustained interest and active purposeful participation.

iii) The Expert Group have divided the secondary school stage education into two parts:

- a) Lower Secondary School Stage (standard 9th to 10th), and
- b) Higher Secondary School Stage

a) Lower Secondary School Stage: The curriculum should aim at giving information about different types of cooperatives and functioning in the district and the state in which the school is located. Study visits to successful cooperatives be arranged. It has recommended for greater involvement of the students in this school community activities organised on cooperative lines. Each student should have an opportunity to work by rotation on one or the other students' committee.

b) Higher Secondary School Stage: The new educational pattern, the higher secondary stage will have two main streams i.e. one as a preparation for university learning, and the other as a preparation for some vocation or profession. It may also be called job oriented education.

The students opting for first stream will have to continue the learning of cooperation as part of the liberal education started in the elementary stage.

The students following the second stream, obviously may not either desire or be able to pursue university studies. The students falling in the second stream may be provided with "two years Lower Diploma Course in Cooperative Management (b) Professional". Students in the second stream will help in building up a pool of qualified youngsters who could find place to fill up the posts of paid secretaries, Assistant Managers and Managers of small/primary cooperative societies. In this professional course, it has been recommended to have one full paper in the IInd year devoted to job practical training.

STAGE - III - University Teaching in Cooperation

The expert group has recommended that study of cooperation should be introduced as part of the course in Economics, Commerce, Agriculture, Law, Public Administration and Sociology. The Committee was of the opinion that study of Economics today is heavily biased in explaining Capitalist System and theories and the operations of the socialist system and the theories pertaining to it as also operations of cooperatives and cooperative principles did not find place in the study of economics today. Similarly, the study in commerce do provide for the study of different types of organisations but it does not include the study of the cooperative business organisations. And hence, there is a need for radical change in the contents of these two subjects, etc.

The expert group has further recommended that besides the study of cooperation as a part of different subjects indicated above which every student studying the particular subjects will necessarily have to study, there should be provision for study of "Cooperation" as an optional subject at the Arts and Commerce Courses both at the Bachelor's and Master's levels. This will provide opportunity for specialisation.

One of the most significant suggestion of the expert group is in respect of introduction of "spare time" Diploma Course in cooperation at the university level for these students studying only other subjects for a degree course could join in their spare time while studying in the first and second years of the degree course. This could be on the pattern of the existing Diploma Courses in Cost Accounting, Corporate Secretaryship and Entrepreneurship offered by the Delhi University (India).

For filling the gap in the manpower requirement of Professional Managers, the group has suggested the introduction of two separate courses at this university level i.e. (i) Three years' Degree Course in Cooperative Management and Administration and (ii) Two years Master's Course in Cooperative Management and Administration. These could be introduced on pilot basis in some of the selected universities. The success of such course in the initial stage, however, will depend on the support that the universities will receive for the introduction of such courses and also the incentives for the students to find out a carrier in cooperative organisations.

An outline of the syllabi suitable for different stages of introduction of cooperative educations was also worked out by the expert group and is appended at the end of this paper (Appendix I to VI). Realising the limitation of the syllabi suggested by it, it has recommended for organising a detailed workshop on this subject.

The expert group has recommended for various types of incentives to attract people to take up a carrier in cooperative organisations such as (a) offer of appointment from cooperative department/organisations to those who secure top ranks at the Bachelor's, Master's or Higher Professional Diploma Course in Cooperative Business Management. Similar incentives could be provided for students securing top ranks in the Junior Diploma Course in Cooperative Business Management.

It has been suggested that large cooperative organisations should select their future manpower requirements from among the students undergoing these courses. Apart from this scholarships and prizes may also be instituted by the cooperative organisations/State Cooperative Unions and Cooperative Departments to encourage the higher studies in cooperation. It has further been suggested to constitute "Placement Advisory Board" with representatives of industrial, financial and banking fields, Universities, Registrar Cooperative Societies and Chairmen and Chief Executives of important cooperative institutions for placement of new recruits etc.

The group also recognised the need for ensuring the quality of teaching and guidance and suggested the formulation of long-term planning for faculty development/training particularly for schools. To start with, to meet the immediate needs, organisation and conduct of orientation programme in cooperation may be considered. The other important area where immediate attention is required is in the field of preparation of learning and teaching material, and availability of appropriate lessons and books for schools and colleges at different stages of cooperative education. The group suggested that the National Council for Educational Research and Training (NCERT), the State Institutes of Education and the State Text Book Bureaus in collaboration with Vaikunth Mehta National Institute of Cooperative Management may take up this task. Proper emphasis be given to prepare suitable teaching materials based on Audio-Visual Aids.

As for colleges and universities, research in cooperations will be the necessary base on which literature on cooperation will have to be built up. In this connection, it has suggested for the establishment of a "National Archives of Cooperative Literature" where all the Ph.D. thesis or dissertation and other related materials will be made available at one place. The Archives should have arrangements for micro-filming of old literature in other libraries.

To induce interest and provide encouragement, Inter-school competition and Inter-college and Inter-university essay and debating competition may be organised each year.

ISSUES FOR DISCUSSIONS:

In the light of the foregoing analysis on the conceptual framework for the introduction of cooperative education in schools and colleges and the major recommendations of an Expert Group appointed in India on the subject, the following issues may be discussed by the Technical Group :

- i) What are the objectives of education in cooperation ?
- ii) Should cooperative education be started from the elementary school level going up to college and universities in three stages as suggested in the paper ?
- iii) How to achieve integration of cooperative education objectives with the general education framework of the country so as to create a built-in system of cooperative's education ?
- iv) What should be the broad emphasis on the curriculum at the different levels and stages in cooperative education?
- v) Choice of agencies (Government/Cooperative organisations/Universities) for implementation of the scheme of cooperative education - the incentive schemes, job, guarantee/preference/prizes and scholarship schemes.
- vi) How to meet the needs of teaching materials/books, lesson plans/short stories etc. relating to cooperative education? Evolving a system of promoting Research in cooperation.
- vii) How far the course contents provided in the paper could suit the Philippines situations?

- viii) Orientation programmes to be organised for training the existing teachers in cooperation.
- ix) The need for evolving a system of periodical review of the achievements/ constraints and identification of future requirements, through some statutory agency.
- x) What are the effective methods and techniques of teaching cooperation in schools and colleges.

N.B: The views expressed in this paper are the personal views of the author and not that of the organisation which he is serving

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2. ILO, Cooperation - A Workers Education Manual, ILO Geneva, 1956
3. Report of the Working Group on Vocationalisation, Ministry of Education and Social Welfare, New Delhi, 1978
4. Report of the Expert Group on the Teaching of Cooperation in Higher Secondary Schools and Universities appointed by the National Council for Cooperative Training, 1978.
5. Watking, W.P. , Cooperative Education and World Citizenship.

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Study of Cooperation in the School StageA. Study of Cooperation in Standards V to VIII of elementary School

- Standard - V Biographical stories of great co-operators starting from the local to those from other states and other countries.
- Standard - VI Stories of cooperation in many lands
- Standard - VII School Cooperative - what it can do - how it can be started and how it should work.
- Standard - VIII Cooperative in the neighbourhood - village or town - what it does - how it does.

B. Study of Cooperation in standards IX and X of Lower Secondary School:

- Standard - IX Cooperatives in our state: Types of cooperatives and their work.
- Standard - X Cooperatives in other states - types of cooperatives and their work.

C. Study of cooperation at the Higher Secondary Level:

- (a) Pre-University - Cooperation as a part of relevant subjects like Economics, Commerce, etc. and also as an optional subject which could cover -
- Standard - XI Elements of cooperation
- Standard - XII History and development of cooperation in India (in outline).

Two Year Lower Diploma Course in Cooperative Management (b) ProfessionalObjective:

In the new educational pattern of 10+2+3 it is expected that all children will have first 10 years of general education. Thereafter two years will be by way of preparation either for

The University studies for another three years or for vocational or professional course. This course is proposed to cater to the needs of such students who after their S.S.C. examination would desire to have education and training in cooperation to qualify for jobs in cooperatives such as Secretaries of primary agricultural and industrial cooperatives, salesman in Consumers' Cooperatives and other Cooperative Sales Depots and emporia, clerks in different types of cooperatives and departments of cooperation of state governments, Zilla Parishads etc.

Higher Secondary (B) - Professional

Two Year Lower Diploma in Cooperation

11th

Paper - I	Language I (Regional)
Paper - II	Language II (English/Hindi)
Paper - III	Features of Indian Society Rural & Urban.
Paper - IV	Principles of organisation and working of cooperatives.
Paper - V	Cooperative Act and Rules
Paper - VI	Types of cooperatives - rural and urban - their constitution and working.

12th

Paper - I	Language (Regional)
Paper - II	Language (English/Hindi)
Paper - III	Cooperative procedures in organisation, supervision, inspection and audit.
Paper - IV	Cooperative Book-keeping, Accounts and operations of Bank Accounts.
Paper - V	Elective

Topics on Cooperation in different subjects of study

Following topics could be introduced in appropriate papers:

A. Economic Theory:

- 1) Concept of surplus in cooperatives as distinguished from concept of profit.
- 2) Theory of pricing as applicable to cooperatives and internal price fixation in cooperatives.
- 3) Concept of cooperative as a firm with reference to business and economic environment.
- 4) Cooperation under different economic systems and feasibility of cooperation as a system.
- 5) Contribution of cooperative in different economic growth models.
- 6) Vertical and horizontal integration through cooperatives.

B. Managerial Economics:

- 1) Factors affecting economic decisions in private, public and cooperative enterprises.
- 2) Feasibility studies - technical, economic, financial and cooperatives.
- 3) Tools of economic decision making in cooperatives.

C. Agricultural Economics:

Cooperatives for providing pre-production and post-production services to the farmers and cooperatives for agricultural production.

D. Industrial Economics:

- 1) Cooperative organisation of industries cottage and small scale, for service and production-agro-industries, labour cooperatives.
- 2) Role of industrial cooperatives and cooperative industries in industrial development.
- 3) Cooperative joint ventures with private and public sector units.

E. History of Economic Development:

Industrial Revolution: Experiments in cooperative communities, cooperative business organisations, consumers' cooperatives workers' production cooperatives, housing cooperatives.

Agrarian Revolution: Capital holds of improved agriculture cooperatives to service the farmers.

Economic Planning: Role of cooperatives.

F. History of Economic Thought:

Contributions to evolution of cooperative thought and action by Fourier Saint Simon, Lercouse, Proudhon, Louis Blanc, Robert Owen, Marx, Engles, Walras, Rabenno, Pantaleoni, Marshall, Pigo, G.De Groef, C. Gide, Fabian and Guild Socialists, Sydney and Beatrice Webb, Cole, R. Phillips, E. Domar, Olange, R.Nyers, G.Faquet, P. Derrick, Galbraith, Gadgil, Karve.

G. Money and Banking:

Cooperative Banking - agricultural, industrial and urban banks.

Cooperative Banks vis-a-vis Commercial Banks. Re-finance to cooperatives by ARDC.

H. Public Finance:

- 1) Taxation of cooperatives
- 2) Impact of fiscal, monetary and credit policies on cooperatives.
- 3) Public finance to aid cooperative development.

I. Indian Economics:

Indian economic situation in the colonial-regime-role visualised for cooperation, achievements and shortcomings.

Post independence Indian Economic Development - planning-role of cooperatives in the plans-targets and achievements - agriculture, industry, distribution of consumer goods.

J. Politics:

- 1) Cooperatives as schools of democratic functioning
role of cooperatives in leadership development.

- 2) Cooperative lobby and cooperative party.
- 3) Interaction between cooperatives and political parties.
- 4) Place of cooperation under different political systems.
- 5) State and cooperative development - state partnership.
- 6) Cooperative Commonwealth.

K. Public Administration:

- 1) Department of cooperation - its role and set up and functions.
- 2) Cooperative Law, Cooperative Department and cooperative autonomy.

L. Sociology:

Social Institutions - Cooperative as a form of group action and social institution - Experiments in cooperative communities - Cooperatives as instruments of social change - Development and functioning of cooperative leaders - cooperative commonwealth.

M. Commerce - Business Organisation:

- 1) Cooperative as a form of business organisation - characteristic features, merits and limitations.
- 2) Feasibility studies for cooperative business - technical, economic, financial and cooperative feasibility.
- 3) Legal requirements and procedures for formation, working management and dissolution.
- 4) Size of cooperatives - factors determining optimum size.
- 5) Amalgamations and merger of cooperatives.
- 6) Inter cooperative relations - vertical and horizontal.
- 7) Federations of cooperatives - distinguishing from holding companies, trusts, cartels.
- 8) Structural problems in cooperatives.
- 9) Cooperative financing of cooperative business.

Independent Papers on Cooperation

APENDIX - III

- First Year: B.A. Economics Course
Cooperation - I
Origin and Growth of cooperation
- Second Year: Cooperation - II
a) Principles of cooperative organisation and management.
b) Objects and structure of Cooperative Law in India.
- Third Year: Cooperation - III
Problems of Indian cooperative development - organisational, functional and sectoral.
- M.A. Economics Course
- Paper - I Cooperation - I
a) History of cooperative thought
b) Economics of cooperation - application of economic theory to cooperatives and study of models in different cooperative situations.
- Paper - II Cooperation - II
Comparative study of cooperative experiences in different socio-economic and political contexts.
- B.Com. Course
- First Year: Cooperation - I
Cooperative Business abroad and in India - forms and activities.
- Second Year: Cooperation - II
Cooperative Business-Organisation and Management.
- Third Year: Cooperative finance - Accounts & Audit.
- M.Com. Course
- Paper - I Cooperative Planning at macro and micro levels.
- Paper - II Comparative study of cooperative business under different economic systems.

Diploma in Cooperative ManagementObjective

The objective of this course is to provide the youngsters studying in the University to acquire knowledge and skills in cooperative management in their spare time and thereby add to their qualifications for possible job opportunities in the cooperative movement:

Duration:

As a full time course it could be covered in one year but as a spare time course it will have to be covered in two years. Examination in papers in Part-I will be at the end of the first year and in the papers in Part-II would be at the end of the second year.

Part - I

- | | | |
|-----------|---|---|
| Paper - I | - | Basic Economics |
| II | - | Origin and growth of cooperation |
| III | - | Principles, of cooperative organisation and management. |
| IV | - | Cooperative Law |
| V | - | Different types of cooperatives organised in India and their working. |

Part - II

- | | | |
|------------|---|--|
| Paper - VI | - | Book-keeping, Accounts and Audit in Cooperatives. |
| VII | - | Business and other Laws applying to cooperatives. |
| VIII | - | Elements of Business Management in Cooperatives, (financial, marketing, personnel, production and materials management). |
| IX | - | Office organisation and secretarial practice in cooperatives. |
| X | - | Cooperative Administrative set-up and procedures. |

A NOTE ON THREE YEAR BACHELOR'S DEGREE
COURSE IN COOPERATIVE MANAGEMENT AND
ADMINISTRATION

BACHELOR OF COOPERATIVE MANAGEMENT AND ADMINISTRATION (BCMA)

In the new educational pattern of 10 + 2 + 3 facilities could be provided in the last three years, i.e. at the University stage for professional education to prepare the students for executive and administrative jobs, in cooperative institutions and cooperative departments. Hence, a three year degree course leading to the Bachelor's Degree in Cooperative Management and Administration is proposed.

Admission to this course should be open to the candidates who would have passed their higher secondary examination in the general streams of Arts, Science or Commerce and in the professional stream of Cooperation, the last of which is being separately recommended.

Course of Study and Examination:

The course will be covered through six semesters, each being approximately of the duration of half an academic year. The course will be conducted through lecture sessions, tutorials, study visits and job acquaintance programmes.

At the end of each semester, there will be examinations in the subjects covered during the semester. Should a candidate fail to secure minimum marks in any of the subjects in the semester examination, he will have to reappear in that subject at the next semester examinations:

SCHLME OF THE BCMA SEMESTERS AND EXAMINATION

Sr. No.	Subject	Full Marks	No. of lectures per week	
			Lecture	Tutorial/Seminar/syndicate/lecturetee, debate
1	2	3	4	5

First Semester:

1.	Language(foreign) Paper	75	100	5	1
	Tutorial	25			
2.	Indian Language	-do-	100	5	1
3.	Economic Theory	-do-	100	5	1
4.	Business Mathematics	-do-	100	5	1
5.	Book-keeping & Accountancy	-do-	100	5	1

Second Semester:

1.	History of Economic & Cooperative Development(I) (Foreign)	-do-	100	5	1
2.	History of Economic & Coop. Development(II) Indian	-do-	100	5	1
3.	Cooperation-Principles & theory	-do-	100	5	1
4.	Economic Theory II	-do-	100	5	1
5.	Business Organisation and Management	-do-	100	5	1

Third Semester:

1.	Cooperative Law	-do-	100	5	1
2.	Public Administration including Cooperative Administration	-do-	100	5	1

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1	2	3	4	5
.....				
3.	Managerial Economics Paper	75		
	Tutorial	25	100	5
				1
4.	Statistics	-do-	100	5
				1
<u>Fourth Semester:</u>				
1.	Behavioural Science	-do-	100	5
				1
2.	Personnel Management & Labour Relations	-do-	100	5
				1
3.	Business Laws	do-	100	5
				1
4.	Advanced Accounts	-do-	100	5
				1
<u>Fifth Semester:</u>				
1.	Financial Management	-do-	100	5
				1
2.	Business Taxation & Cooperatives	-do-	100	5
				1
3.	Marketing Management	-do-	100	5
				1
4.	Types of cooperatives & their working	do-	100	5
				1
<u>Sixth Semester:</u>				
1.	Production & Materials Management	-do-	100	5
				1
2.	Office Management and Secretarial Practice	-do-	100	5
				1
3.	Public Relations & Cooperative Extension	-do-	100	5
				1
4.	Elective	-do-	100	5
				1

The candidates will have to select one of the following subjects for the elective in the sixth semester:

- i) Cooperative Marketing and Processing
- ii) Cooperative Credit and Banking
- iii) Consumer Cooperation
- iv) Industrial Cooperation

Since this is a professional course, it will be necessary to provide practical orientation. This could be provided through :

- i) Case discussions
- ii) Syndicates and Seminars
- iii) Study visits, and
- iv) Job acquaintance in the area of the elective subjects.

This last could be eventually developed into a period of apprenticeship in cooperative institutions and departments in the state provided such facilities could be effectively arranged.

As the course is to develop executives and administrators they will have to be equipped with not only the knowledge of the subject, an acquaintance with the practical aspects of working, but also the capacity to express themselves effectively. For this purpose the course in languages should include public speaking coupled with sessions when the students will have to give lectures and also participate in debates.

The part of the course devoted to job acquaintance in the elective subject should culminate in a dissertation on the aspect studied during the period. This dissertation can carry 75 marks, reports on study visits shall carry 25 marks. Marks secured out of these 100 marks should be added to the sixth semester examination results.

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A NOTE ON TWO YEAR MASTER'S DEGREE COURSE
IN COOPERATIVE MANAGEMENT AND ADMINISTRATION

Master of Cooperative Management & Administration (MOMA)

This course is intended to provide facilities for study of management and administration aspects at an advanced level after the students have completed their Bachelor's study in cooperative management and administration. Admission to this course should be open to the candidates who have been successful in their examination of Degree of Bachelor in Cooperative Management and Administration. Graduates in other disciplines may also be admitted to this course, but they will have to do simultaneously an orientation programme in cooperation, economics and management.

Courses of Study and Examination :

The course will be covered through four semesters each being approximately of the duration of half an academic year. The course will be conducted through lecture sessions, seminars, syndicates, study visit, etc. After the completion of the four semesters, the student will have to participate in practical work programme for a period of 30 days during which he will also work on a research project and submit the project report which will carry 100 marks. Thereafter he will have to appear for a viva based on his class study as well as project study. This will carry 50 marks.

SCHEME OF THE MCMA :

Semester -I - Paper

<u>Sr. No.</u>	<u>Subject</u>	<u>Total Marks</u>	<u>Lectures per week</u>	
			<u>Lectures</u>	<u>Seminars/Syndicates</u>
1	2	3	4	5
1.	Economic systems, economic thought and cooperation	100	4	1
2.	Indian and International Economic, Socio-political environment and cooperative business	100	4	1
3.	Planning, national and regional	100	4	1

Semester - II :

1.	Economics and management of private, public and cooperative enterprise	100	4	1
2.	Corporate and Project Planning in cooperatives	100	4	1
3.	Human Element in Management and administration	100	4	1

Semester - III :

1.	Management control systems and cost reduction techniques	100	4	1
2.	Applied statistics and quantitative analysis	100	4	1
3.	Finance and Management Accounting	100	4	1

Semester IV : Elective

Two papers on one subject from subjects 1-5 and one paper from 6-9.

- | | |
|---|----------|
| 1. Financial Management | 2 papers |
| 2. Marketing Management | 2 papers |
| 3. Personnel Management | 3 papers |
| 4. Production and Material Management | 2 papers |
| 5. Cooperative Laws and Administration | 2 papers |
| 6. Agricultural Credit and Co-operative Financing and banking | 1 paper |
| 7. Agricultural Marketing and Cooperative Marketing | 1 paper |
| 8. Industrial Production and Cooperative Manufacturing and Processing | 1 paper |
| 9. Distribution system and Consumers Cooperation | 1 paper |

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INTEGRATION OF COOPERATIVES IN THE SCHOOL CURRICULA
ELEMENTARY LEVEL

by

Dr. Pablo E. Natividad
Chief, Curriculum Development Division
Bureau of Elementary Education

It is indeed a great pleasure and honor for me to attend this seminar which has brought together the pioneers of cooperatives education for reflections on their experiences, problems and resources and exploring approaches and strategies for promoting cooperatives in education in the light of national goals and aspirations.

In education, where we have to take into account social factors, which, unlike scientific factors can hardly be controlled nor accurately predicted, we can allow more time between the idea and the implementation, but there are strong indications that such major changes are bound to come, and the integration of cooperatives in the curriculum in all levels of education is one among them.

In the state-of-the nation-address of President Ferdinand E. Marcos in January 29, 1974, he appraised the Filipino people of the misaligned educational system. There have been several surveys along this observation, one of which was the Presidential Commission to Survey Philippine Education (PCSPE) which concluded that although we have achieved universal education in the Philippines, education is not linked to development. It therefore recommended that the national goals should first be determined followed by a statement of responsibility of schools in the attainment of such goals.

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Paper read during the International Cooperatives Alliance Technical Meeting on the Teaching of Cooperation in School and Colleges, Asian Institute of Tourism House, U.P. Diliman Q.C., March 7-10, 1979

Pursuant to P.D. No. 175, entitled, Strengthening the Cooperatives Movement, the Ministry of Education and Culture has taken steps to give a new life to Cooperatives Education Program, the purpose of which is to develop among the school children the spirit of cooperation in economic and social activities that will improve the economic productivity of the country as linked to the national development goals.

It is noteworthy to mention that under the New Society, the Philippine government recognizes cooperatives as one of the instruments for national development.

Cognizant of this need, cooperatives program planners made education and training as avenues to reach all sectors of Philippine society in the desire to inculcate the principles and practices of cooperation with the end in view of making them a way of life.

Cooperatives education as envisioned, therefore, includes the teaching of cooperatives at all levels of the educational system of the country. It seeks to provide proper orientation and reorientation of the Filipinos towards cooperativism so that they may understand from a wide spectrum of knowledge the basic cooperatives principles, concepts, and practices not in terms of foreign ideas and conditions, but rather on a candid understanding of cooperatives concepts within the context of Philippine cultural values.

It is in this perspective that a meeting of top policy makers both public and private was called under the leadership of the MIGCD for the purpose of designing a program to implement nationwide cooperatives education at all levels of the country's school system.

A special committee was thus created as a result of this inter-agency meeting purposely to work out a plan to systematically integrate cooperatives concepts in the school curriculum.

Accordingly, the special committee created three sub-committees namely:

- a) elementary education
- b) secondary education
- c) tertiary education

The sub-committee on elementary education proposed the following recommendations:

- a) Identification of concepts on cooperatives and the possibility of integrating them in the subject area where concepts lend themselves naturally
- b) Preparation of indigenous instructional materials for teaching cooperatives at the elementary level adopted to the social, cultural, political and economic conditions of the Philippines
- c) Training of teachers who will teach cooperatives in the elementary school stressing group dynamics and values

Following the recommendation was the first Live-In Seminar-Workshop on the integration of cooperatives in the curriculum. This was held at Philippine College of Commerce now Polytechnique University of the Philippines (PUF) from April 21-May 21, 1975.

The overall design of the integration scheme in the elementary curriculum is however within the framework of elementary education.

At this juncture it is well to mention Section 8, Article 1 of the 1973 Constitution which states that " . . . The State shall establish and maintain a complete, adequate and integrated system of education relevant to the goals of national development."

For education to be relevant, the institution of curricular reform was indispensable. The thrust of this reform is generally towards relevance - a reaction against two highly academic bookish

education. Making the curriculum relevant to the needs of society means that current social problems and issues as well as ways of solving them have to be incorporated into the curriculum if it has to perform one of its most important functions in national development.

In education integration means careful structuring to bring about related parts to a unified whole; well-ordered sequence which is a cohesive layout of content; systematic follow-through and scientific evaluation to find out what has to be done and how it is to be done. In a nutshell, the concept of integration implies that content imperatives are interwoven meaningfully to the existing curriculum.

This scheme of integration has two components relevant to the learning of students. One, the acquisition on the part of the learners of the basic concepts both process and content that are inherent in the existing curriculum; two, the development of new concepts that are needed for understanding of and for effective participation in the present system in its effort to achieve national development.

While integration seems to be a nagging question to most teachers because of its novelty, yet it has been found the best alternative to a curriculum that aims to accommodate a number of government thrusts.

Since the main objectives in the elementary level is to learn the basic skills, such as ability to read, write, use numbers and think rationally, social issues, like cooperatives, lend itself best as the content and vehicle in developing these basic skills.

In the preparation of materials integrating cooperatives, curriculum writers were guided by the nature of integration in deciding the type of materials to be developed in a particular subject area at a certain grade level.

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In the preparation of materials integrating cooperatives, curriculum writers were guided by the nature of integration in deciding the type of materials to be developed in a particular subject area at a certain grade level.

A close tie-up with the knowledge of children's interest, background, training, readiness and maturational development is necessary to be able to create a pleasant learning experience.

As a strategy, a series of activities were articulated to include the different phases of materials development. These activities were determined by the national executive committee members from both the MLGCD and the MEC during the planning stage, such as: orientation seminar to explain the rationale of the project and determining the necessary inputs to the workshop.

The following steps were undertaken during the workshop sessions which lasted for a month,

- A. Stating the goals, objectives and themes
- B. Determining the Content
 1. Preparing the list of concepts
 2. Assigning the concepts to the different levels of education where they are to be integrated - elementary, secondary, tertiary
 3. Determining integration points in specific subject area in each level of education
 4. Preparing integration charts by subject areas
- C. Preparation of Instructional Materials
 1. Determining the types of materials to be prepared
 2. Writing the manuscripts
 3. Validation of the materials prepared
 - a. with peers
 - b. with pupils/students
 4. Revision and finalization of materials
 5. Production of materials for tryout purposes

In the tryout of the instructional materials in the 13 regions of the country the following activities were taken into consideration:

1. Preparation of pre- and post tests
2. Training of tryout teachers

3. Administering the pre-tests
4. Monitoring tryout in the 13 regions for one school year
5. Gathering feedback:
 - a. Administration and interpretation of the results of the post tests
 - b. Analysis of tryout evaluation forms
 - c. Interview with teachers/pupils/administrators
6. Evaluating the feedback

As a result of the evaluation, the instructional materials were revised and mass produced for nationwide implementation. But before the implementation was done there was a mass training of teachers on the effective utilization of the materials.

History accounts for failure of cooperatives in the past from the distorted values brought about by the people's propensity to transplant "Western style" and propagate "Stateside mentality" direct into the Philippine system notwithstanding the Philippine culture, its people's peculiar ethnic idiosyncracies and the blending of Oriental colors that truly paints the image of the Filipinos.

Unless education's instructive whip redirects unwholesome attitudes, then cooperatives development in the Philippines, would, like in the past be an exercise in futility and frustration.

It is said that, "Society cannot change unless people change. And people cannot change unless they internalize desirable moral values." This sets the tone for DEC Order No. 6, s. 1973 which mandates among other things the development of moral virtues such as honesty, self-reliance, discipline, social responsibility, thrift, hardwork, and obedience, the very thread weaving through the moral fabric of an emergent Filipino.

To realize the goal of adopting cooperatives as a way of life is in itself a life-long process since the starting point should be from the grassroots, from the elementary school children, who comprise the broad base of elementary level.

It is believed that the best way to let people accept ideas and concepts of cooperatives is to start them young, when their minds are still unpolluted by distorted values. Basic consideration therefore, in teaching cooperatives concepts in the elementary level is attitude and habit formation, and a sound value system.

If the elementary school is commissioned to build the human infrastructure supportive of a developing country like the Philippines, then it should provide quality type of instructional mechanism along these key objectives- (a) to instill in the hearts of the young children cooperative endeavors so that they will know that to cooperate is better for us to achieve bigger objectives; (b) to feel the beauty of working for the objective of the group to the end of losing self-identity to group identity and (c) to permanize that sense of community based on cooperation which is the objective of group living and group action.

Within this context, the educational system particularly the elementary grades is conceived as the most potent force that can imbue the people with a sense of community and therefore of national unity.

There is a lot more to be learned, so much is yet to be desired to actualize cooperatives as a way of life, but as Oscar Wilde would put it, "Education is an admirable thing, but it is well to remember from time to time that nothing that is worth knowing can be taught. It must be lived." And cooperatives must be lived.

Background Paper on the Project

INTEGRATION OF COOPERATIVES IN THE SCHOOL CURRICULA IN THE PHILIPPINES

Prepared by:

MARIA TERESITA P. JAMIAS
Supervising Cooperatives Development Officer
Education and Training Division
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Republic of the Philippines

Participant: **"Technical Meeting on the Teaching of**
 Cooperation in Schools and Colleges"
 Asian Institute of Tourism House
 U.P., Diliman, Quezon City
 March 7-9, 1979

Project - INTEGRATION OF COOPERATIVES IN THE
SCHOOL CURRICULA AT ALL LEVELS OF THE
PHILIPPINE EDUCATION SYSTEM
A Background Paper

by

MARIA TERESITA P. JAMIAS
Participant from the Philippines
Technical Meeting on the Teaching of Cooperation
in Schools and Colleges

Atty. Faustino,
Dr. Vir,
Director Matienzo,
Distinguished Participants in the
Technical Meeting on the Teaching
of Cooperation in Schools and Colleges,
Ladies and Gentlemen,

It is my genuine pleasure and great privilege to present, on behalf of my colleagues from the Philippines, the background paper on the Project - INTEGRATION OF COOPERATIVES IN THE SCHOOL CURRICULA AT ALL LEVELS OF THE PHILIPPINE EDUCATION SYSTEM (Project - ICSC). Before I proceed, however, let me take a few minutes to elucidate some points for the benefit of our foreign participants.

This technical meeting among savants on cooperatives education from countries in Southeast Asia is another milestone in the history of cooperatives in this country. For some years now, there have been increased and conscious efforts towards the systematic teaching of cooperatives in the Philippine schools from the elementary to the tertiary level. These efforts to provide the educational underpinning towards cooperativism needed in the orientation of our people, especially the youth, are the embodiment of the project called "Integration of Cooperatives in the School Curricula at all Levels of the Philippine Education System."

Some of the men and women who have devotedly joined hands with the Bureau of Cooperatives Development in implementing the project during all these years are with us in this gathering. They have been invited to constitute the local panel who will share with our foreign participants the Philippine experiences in the teaching of cooperatives in the schools and colleges. Before I further proceed therefore, I wish to take this opportunity to join the Chairman of the National Task Force for the Project - ICSC, the Chief of the Bureau's Education and Training Division, in extending to all of them our profoundest appreciation and gratitude for their continued support and cooperation.

The members of the National Task Force for the Project - ICSC, in their desire to share the insights they gained from their experiences in implementing the project, have selected some of their colleagues to present the papers on the project.

I have been asked to present the first paper ---
----- the Background Information on the Project - ICSC. But aside from that, the Task Force has also given me the responsibility, which I personally consider as a privilege, of presenting to this body the three other speakers. May I therefore have the distinct privilege of presenting our other speakers:

First, our speaker on the subject --- STRATEGIES AND APPROACHES USED IN TEACHING COOPERATIVES IN THE ELEMENTARY LEVEL, --- the guiding spirit behind the elementary level group, --- Dr. Pablo E. Natividad, Chief, Curriculum Development Division, Bureau of Elementary Education, Ministry of Education and Culture;

Our speaker on the subject --- STRATEGIES AND APPROACHES USED IN TEACHING COOPERATIVES IN THE SECONDARY LEVEL, ---

the coordinator for the secondary level, Mr. Felix L. Benito, Supervising Cooperatives Development Officer, Education and Training Division, Bureau of Cooperatives Development.

Last but not the least, our speaker on the subject --- STRATEGIES AND APPROACHES IN TEACHING COOPERATIVES IN COLLEGES AND UNIVERSITIES, --- a true - blooded cooperater, --- father of cooperatives education not only in the Polytechnic University of the Philippines but in many other areas in the Philippines, --- Dean Mateo S. Esguerra, College of Business Administration and Cooperatives, Polytechnic University of the Philippines.

May I request our distinguished speakers to join me in this table as I present our first paper:

BACKGROUND INFORMATION

Presidential Decree No. 175, dated April 14, 1973, was promulgated in order to strengthen the cooperative movement and thus provide "for a strong social and economic organization and system to ensure the lasting enjoyment of the benefits of agrarian reform" and, likewise, provide opportunities to "less fortunate segments of our society" for their social and economic emancipation so that they may "enjoy the privilege of self-development, social growth and economic independence under a truly just and democratic society."

To ensure the attainment of the foregoing objectives, Section 1 of the said decree provides that "It is hereby declared the policy of the state to foster the creation and growth of cooperatives as a means of increasing the income and purchasing power of the low income sector of the population in order to attain a more equitable distribution of income and wealth."

However, it has been recognized on the basis of experience that cooperative development is an ineffective exercise without the educational underpinning towards cooperativism needed in the orientation of our people, including the youth. It cannot be denied that for our people to accept cooperatives as a way of life, cooperative concepts, principles and practices must first be tried, felt and appreciated by them.

Premised on the foregoing, the Special Committee on Cooperatives Education was created by virtue of DLGCD Memorandum dated November 19, 1973 (Annex 1). The said committee was directed to work on a plan and strategy to systematically incorporate cooperative concepts, principles and practices in the school curricula at all levels of the national education system. After a year's time, it rendered its final report embodying recommendations (Annex "B"), a number of which are now being considered by the Education and Training Division of the Bureau of Cooperatives Development in pursuing the objectives of the project.

OBJECTIVES OF THE PROJECT

General Objective: To inculcate upon the youth the principles and practices of cooperation with the view of making cooperativism a way of life.

Specific Objectives:

In the Elementary Grades - The main objective of teaching cooperatives in the elementary grades, including the kindergarten level, is the formation and development of ideas and habits of cooperation.

Cooperative education at these levels also aims to inculcate in our children and youth desirable character traits, besides the technical knowledge of cooperatives.

In the Secondary School Level - The aim of cooperative education at this level is to give the student knowledge and training about economic cooperation as a way of life, and as an instrument of national development.

In the Vocational School - The objective of teaching cooperatives in vocational school is to provide the student with the knowledge, habits, skills, and appreciation about cooperatives which they can use in their involvement in cooperatives after finishing their vocational education.

In Institutions of Higher Learning - the objectives are to develop managerial and technical manpower needed in manning cooperatives of various types; and to train teachers and cooperative educators who will handle subjects or courses on cooperatives in the different educational levels.

In Adult Education - The aim of adult cooperative education is to acquaint the adults and out-of-school youth, as well as the general public, with the nature, principles, techniques and operation of cooperatives, helping them understand and appreciate the benefits and privileges they can derive from cooperative organizations and the responsibilities they will have to assume.

THE PARTICIPATING AGENCIES

The implementation of the project called for the collaborative efforts of several agencies of the government. In view of this, therefore, the Ministry of Local Government and Community Development forged a Memorandum of Agreement with the Ministry of Education and Culture, the

Philippine College of Commerce and the Ministry of Public Information.

As a result of this interagency agreement, a special committee now known as the National Task Force on the Project - ICSC was created to work out the implementing strategies and approaches in the various levels of education.

Accordingly, the special committee created sub-committees namely:

- a) Sub-Committee for the Elementary Level
- b) Sub-Committee for the Secondary Level
- c) Sub-Committee for the Tertiary Level

ACTIVITIES UNDERTAKEN

To realize the goal of teaching cooperatives in the different levels of education, a series of activities were articulated to include the different phases of materials development including tryout teachers training. These activities were determined by the Special Committee members from both the MLGCD and the MEC during the planning stage, such as: orientation seminar to explain the rationale of the project and to determine the necessary inputs to the project. Other activities were subsequently undertaken:

1. Preparation of Prototype Instructional

Materials on Co-ops

The initial thrust of the project was the production of instructional materials for the teaching of cooperatives in the school. In a month-long live-in seminar workshop held at the Philippine College of Commerce in April to May, 1975, instructional materials such as teacher's guides for the elementary, secondary, and collegiate levels, containing sample teaching units and sample lesson plans were prepared. In addition, Self-Learning

Kits (SLKs) for the use of pupils in all the grades in the elementary level as well as for use of students in Practical Arts, Social Studies, Communication Arts (English) and Mathematics from first year to fourth year in the secondary level were produced. These materials were submitted for reaction and comments to Mrs. Mary Jean McGrath, Specialist on Cooperatives Education, University Center for Cooperatives, University of Wisconsin, Madison, U.S.A., then consultant on the project under USAID contract.

2. First Revision of the Instructional Materials of Cooperatives

Utilizing the given comments and recommendations of Mrs. McGrath, selected DLGCD, DEC, and PCC staff worked on the revision of the prepared instructional materials on cooperatives in December of 1975.

3. Tryout Teachers' Training on Cooperatives Education (Elementary and Secondary Levels)

The revised instructional materials on cooperatives were reproduced for tryout in the classroom in order to determine defects if any, and to gather from the field other concepts which need to be incorporated.

Accordingly, a training course on cooperatives for selected tryout teachers of pilot schools in both elementary and secondary levels was planned with the following objectives: a) to provide the try-out teachers with a knowledge of the present cooperatives development program and of the government's policies on same; b) to enable them to react on the prepared guidelines and teachers' outlines; and c) to provide opportunities for them to exchange ideas and methods of teaching cooperatives.

For two weeks in the summer of 1976, a total of fifty six (56) selected teachers (elementary group) representing all the grade levels from the cities of Pasay, Quezon, and Caloocan and the divisions of Rizal, Pampanga, Nueva Ecija, Tarlac and Pangasinan were trained.

Thereafter, the training for the secondary group was held. A total of thirty four (34) selected teachers handling Practical Arts, Social Studies, Communication Arts (English) and Mathematics subjects and representing the different year levels from the Araullo High School, Arellano High School, Roxas High School, Ramon Magsaysay High School and Don Mariano Marcos High School, all pilot high schools, were trained. Also, some department heads from said pilot high schools were trained purposely to serve as coordinators during the tryout period.

4. Micro Tryout of Elementary Level Instructional Materials on Co-ops

To have a truly valid tryout of the instructional materials on cooperatives, a period of six (6) months was provided for. In the elementary level, the first half of school year 1976 was set as tryout period in the eight pilot divisions during which, the tryout teachers were expected to keep records of their teaching experiences, comments, and recommendations for the revision of the materials, if any, using the evaluation instrument which they themselves prepared during the Teachers' Training.

Necessarily, a team composed of personnel from the DLGCD and the DEC was constituted to supervise the tryout. The team regularly undertook during the tryout period its functions of actually visiting, observing, and serving as

consultants to the tryout teachers. By the end of the tryout period, all the data needed for the evaluation such as (1) the feedback reports, (2) responses on the Criteria on the Evaluation of the Teacher's Guide, (3) observation notes, and (4) results on interviews made during the visits to the tryout classes were prepared.

5. Micro Tryout of Secondary Level Instructional Materials on Co-ops

The micro tryout of the secondary level instructional materials on co-ops was conducted from September, 1976 to the end of school year 1977.

At this level, peer group teachings and division-wide demonstration teachings were used extensively in addition to the regular classroom teaching. Each pilot high school conducted division-level demonstration teachings on the tryout subject assigned to it. A total of at least two hundred eight (208) department heads and teachers from all the twenty six (26) public high schools in the cities of Manila and Quezon participated in the said demonstration teachings on cooperatives. The Araullo High School which was selected to tryout the teaching of co-ops in Mathematics also conducted a national level demonstration teaching.

6. Workshop on the Evaluation of Elementary Level Instructional Materials on Co-ops

The Workshop on the Evaluation of Elementary Level Instructional Materials on Co-ops was held at the DLGCD Training Center, Baguio City for two-weeks in December of 1976 during which, data from the feedback reports, observation and interview notes were properly categorized, analyzed, and interpreted. At the end of the workshop period, the following were accomplished: (1) Determination

of the complexity of the objectives found in the Teacher's guide, Grades I-VI; (2) Compilation and interpretation of feedback reports of the teachers who tried-out the materials in the eight (8) pilot divisions; (3) Preparation of evaluation report; and, (4) Planning for the revision of said materials.

7. Seminar-Workshop on the Revision of Instructional Materials on Co-ops and Preparation of Teacher's Handbook, Learning Module, Brochures and Posters (Elementary Level)

To effect the necessary revisions on the prepared elementary level instructional materials on cooperatives in consonance with the evaluation made on the tryout feedbacks and to prepare enrichment materials like teacher's handbook, learning modules, brochures as well as sample teaching posters, the Seminar-Workshop on the Revision of Instructional Materials on Co-ops and Preparation of Teacher's Handbook, Learning Modules, Brochures and Posters (Elementary Level) was held for one month during the summer of 1977.

By the end of the workshop period, the thirty (30) DEC elementary curriculum writers and pilot teachers on cooperatives produced the expected output namely, the Integration Chart; Posters for Kindergarten; Readers for Grades Kindergarten to Three; Lessons Integrated in Social Studies from Grades IV to VI; Modules on the Organization of a School Cooperative; Modules in Mathematics incorporating the computation of Gross and Net Income and Interest on Capital/Patronage Refund; and Brochures on the Cooperatives Development Program, on Samahang Nayan and on the five types of Kilusang Bayan (Cooperatives).

8. Workshop on the Preparation of Evaluation Instruments for the Macro Tryout of Elementary Level Instructional Materials on Cooperatives

As a pre-requisite to the launching of the macro tryout of the elementary level instructional materials on cooperatives, appropriate evaluative instruments like pre and post tests for children and the criteria for the evaluation of all other aspects of the tryout had to be prepared. This was accomplished by holding the two-week Workshop on the Preparation of Evaluative Instruments for the Macro Tryout of the Elementary Level Instructional Materials on Cooperatives before the start of school year 1977.

The final form of tests from Grades II to VI was developed through the diligence and expertise of the Bureau of Elementary Education (BEE) Staff and with the full cooperation of schools in the Districts of San Pablo City and Nagkarlang, Laguna where the small scale validation of said tests was conducted.

9. Macro Tryout of Elementary Level Instructional Materials on Co-Ops

The tryout of the elementary level instructional materials on co-ops initially involved a pilot school in every region of the country except in Regions I, III and IV where the schools in the eight original divisions were also included. In addition therefore to the some five hundred (500) pupils who had been taught by the fifty-four (54) original pilot teachers, some five thousand five hundred more elementary school children throughout the country were taught concepts and practices of cooperation in school years 1977 and 1978.

10. Evaluation of Micro Tryout Feedback and Revision of Instructional Materials (Secondary Level)

On the basis of the written and oral feedback on tryouts received from tryout teachers, try-out students, observers, supervisors and administrators which were analyzed and evaluated during a week-long workshop in November, 1977, another revision was made on the secondary level teaching guides and additional teaching materials were prepared during the subsequent two-week long workshop.

11. National Training for Secondary Level Regional Subject Area Supervisors

In preparation for their role as regional coordinators of the nationwide or macro tryout of the secondary level instructional materials on cooperatives, some fifty-two subject area supervisors from the thirteen MEC regional offices in the country were trained on cooperatives in December, 1977.

12. Nationwide Training of Secondary Level Tryout Teachers

A sequel to the training of the regional coordinators for the macro tryout was the nationwide training of the selected tryout teachers in the different regions of the country. The completion of this series of trainings signaled the beginning of the nationwide tryout planned to take place for one whole school year.

13. National Conference on the Teaching of Cooperatives in the Tertiary Level

A conference on the teaching of cooperatives in the tertiary level of the education was held early in 1978 among officials of the Ministry of Local Government and Community Development, the Ministry of Education and Culture and administrators of selected universities

and colleges. The conference had for its objective the selling of cooperatives to school administrators so that they will support the education program of the government, specifically the teaching of cooperatives in the tertiary level.

14. Preparation of Course Outlines for the Teaching of Cooperatives in the Tertiary Level

In accordance with the recommendations of the National Conference mentioned above, a series of workshops were held last August, 1978 for the purpose of preparing course outlines. It was agreed by the workshop that the teaching of cooperatives in the tertiary level be on three categories:

- a) as a unit of study;
- b) as an elective subject; and
- c) as a separate or full course

15. Preparation of College Level Instructional Materials on Cooperatives

Now we have materials for the teaching of cooperatives as a unit of study, as an elective subject and as a full course.

We still have to tryout all these materials and to train teachers and accordingly, we have prepared a timetable to allow us to do all these in time for the coming school year.

I will now pause at this juncture to give way for my colleagues in the National Task Force to carry on the presentation.

Thank you.

Office of the President
DEPARTMENT OF LOCAL GOVERNMENT AND COMMUNITY DEVELOPMENT
Quezon City Hall, Quezon City

November 19, 1973

MEMORANDUM

FOR : Dr. Nathaniel Tablante
U. P. Vice-President for Academic Affairs
: Mr. Cayetano Sarmago, Director
Development Management Staff, Malacañang
: Prof. Gaston Z. Ortigas, Associate Dean
Asian Institute of Management
: Dr. Vicente Quintana, Director, ACCI
: Atty. Bienvenido Faustino, President
Cooperative Development Council
: Mr. Cesar C. Jesena, Jr.
Executive Officer, Association of Colleges
of Agriculture in the Philippines
: Mr. Amado Lansang, Executive Consultant
Economic Development Council
: Mr. Robert E. Porter, Special Assistant
Agricultural Credit Administration
: Mrs. Victoria Jardiolin
UP College of Business Administration
: Mrs. Catalina V. Ty, Chief, Elementary Education
Division Department of Education and Culture
: Mrs. Milagros J. Macaranas, Supervising
Cooperative Development Officer, DLGCD
: Mr. Gregorio J. Leaño, Supervising Cooperative
Information Officer, DLGCD

As a result of the first inter-agency meeting on cooperatives education held on November 15 at Sulu Hotel, Quezon City, you are hereby designated as members of a Special Committee to work on a plan and strategy to systematically incorporate cooperatives principles and practices in the school curriculum at all levels of the national education system.

It is also my pleasure to appoint Dr. Nathaniel Tablante, UP Vice-President for Academic Affairs, as Chairman of this committee with our Assistant Secretary, Dr. Jose L. Guerrero, acting as Coordinator for the group. As agreed in the last meeting, the committee will meet again on Tuesday, November 27th at 4:00 p.m. sharp in the office of Dr. Tablante, second floor, West Wing of the U. P. Administration Bldg. (Quezon Hall), and will meet regularly every other Tuesday thereafter.

Your participation in this committee will be most urgently needed in the task of formalizing cooperative education in our school system. We will, therefore, greatly appreciate and look forward to your active participation.

(SGD.) JOSE A. ROÑO
Secretary

cc: Undersecretary Orlando J. Sacay
Pres. Salvador P. Lopez
U. P. Diliman, Quezon City

RECOMMENDATIONS

In the light of the foregoing findings and observations, the Special Committee recommends the following strategies and approaches in accordance with the terms of reference given under the DLGCD Memorandum creating it and in line with the particular objectives of cooperative education in the different levels of education.

A. Elementary Education, Including Kindergarten

The main objective of teaching cooperatives in the elementary grades, including the kindergarten level, is the development and formation of ideas and habits of cooperation. Practice rather than theory should be the object of emphasis especially in the lower grades. In both the elementary and secondary levels, stress should be laid on the carrying out of activities conducive to understanding and practising the cooperative way of life. Cooperative education at these levels also aims to inculcate in our children and youth desirable character traits besides the technical knowledge of cooperatives.

Towards the attainment of these objectives, concepts and principles on cooperatives should be integrated in the different subject areas by grade levels, stressing group dynamics and values. The suggested activities on the different subject areas by grade levels are shown in Appendix "D-1" and Appendix "E". In this connection, Memorandum No. 130, s. 1956, dated November 3, 1956, (Appendix "E"),

An "Outline Guide on the Teaching of Cooperation in the Elementary and Secondary Schools" - should be revised and updated by the Department of Education and Culture to conform with the latest developments in cooperatives and education and the goals of the New Society.

B. Secondary Education

In the secondary school level, the aim of cooperative education is to give the students knowledge and training about economic cooperation as a way of life and as an instrument of national development. Students acquire information, knowledge, habits, skills and appreciation on cooperatives, which are manifested especially in their involvement in school laboratory cooperatives organized and managed by them.

On this basis, the secondary school curriculum can and should be enriched by:

1. Offering cooperatives as a separate subject or area in Practical Arts in the First Year and Second Year (from 4 to 5 weeks in each year level)
2. Including cooperatives as a required course in the Third Year, with emphasis on management and operation.
3. Offering cooperatives as an elective in the Fourth Year for students who may want to further their knowledge about cooperatives.
4. Organizing school laboratory cooperatives, (store, canteen, etc.), with membership being open to all year levels but management confined to Third Year and Fourth Year and the school providing guidance and support.

5. Using cooperatives as the core in curriculum organization or preparation of teaching units.
6. Including cooperativism as a concept in the conceptual designed for Social Studies in the secondary level.
7. Integrating cooperatives, either as a unit, portion of a unit, or as reference, in other subjects of the curriculum - Communication Arts, Science, Mathematics, etc.

C. Vocational Education

The objectives of teaching cooperatives in vocational schools is to provide the students with the knowledge, habits skills and appreciation about cooperatives which they can use in their involvement in cooperatives after finishing their vocational education, the following cooperative education measures are recommended:

1. Addition of subjects on cooperatives, such as philosophy, principles, and practices of cooperatives, and cooperative accounting, and addition of units on cooperatives to certain guides where it is feasible.
2. Using cooperatives as the core in curriculum organization or preparation of teaching units.
3. Establishing school laboratory cooperatives (store, canteen, etc.) which the students themselves organize, finance, manage, operate and supervise under the guidance and support of the school.

D. Higher Education

Cooperative Education in institutions of higher learning has two major objectives: (a) the production of managerial and technical manpower needed to man cooperatives of various types; and (b) the training of teachers and cooperative educators who will handle subjects or courses on cooperatives in the different education levels.

a. To meet these objectives, the following courses of action are recommended:

1. Development and institution of a common three-unit undergraduate course on cooperatives which can be taken as an elective. This is designed to give college students further exposure to cooperatives.
2. Incorporation of cooperative principles and practices in certain courses like business and economics.
3. Conduct of 2-3 days (live-in) seminar on cooperatives for college students, to be given by a roving team of instructors pending the institution of the three-unit course.
4. Development of major courses leading to AB or BS and BS in cooperatives to meet the manpower requirements of the cooperative movement.
5. Institution of a summer cooperative practice for students majoring in cooperatives, which will include working with Samahang Nayon or any cooperative organization located near the college or university.

6. Encouragement of students to major in cooperatives through scholarship or fellowship grants.
 7. Institution of a two-year course on cooperatives in universities and colleges, the curriculum of which should be designed primarily for students who fail to qualify in the NCEE and for others who may be interested in working with cooperatives.
- b. Training of teachers and cooperative educators:
1. Inclusion of cooperative education as one of the areas of concentration in the curricula of teachers training institutions.
 2. Giving practical training on different types of cooperative activities.
 3. Requiring teacher training colleges to have in their staff specialists in cooperatives and cooperative education.
 4. Granting scholarships or fellowships to qualified educators and educationists to pursue degree courses in cooperatives.
 5. Conducting seminars/workshops for teachers of cooperatives, for the purpose of increasing their knowledge about cooperatives and improving their techniques of teaching.

E. Adult Education

The aim of adult cooperative education is to acquaint the adults and out-of-school youth, as well as the general public, with the nature, principles, techniques and operation of cooperatives, helping them understand and appreciate the benefits and privileges they can derive from the cooperative.

organization and the responsibilities they will have to assume. In this way, the people can be attracted to membership in cooperatives and can give their support in their promotion and development.

In the field of adult education for cooperatives, the following programs are worthy of favorable consideration:

1. Conducting surveys on the resources and needs of communities relative to adult cooperative education.
2. Undertaking campaigns for membership in cooperative enterprises.
3. Organizing field trips to see efficient and successful cooperatives in operation.
4. Holding classes, community assemblies and broadcasts on cooperatives.
5. Utilizing films and strips and other audio-visual materials on cooperatives.
6. Utilizing the services of resource persons from successful cooperatives and other agencies and organizations engaged in cooperatives development.
7. Preparing training design for seminars and other continuing education programs on cooperatives and cooperative management.
8. Setting-up schools-on-the-air covering all areas of training on cooperatives.
9. Putting up real cooperative enterprises.

10. Declaring the period April 8-14 of each year as Cooperatives Week, one day of which shall be devoted to Cooperative Education, with appropriate activities being undertaken to celebrate the occasion, as a means of promoting cooperatives consciousness among the people.

F. Preparation of Teaching/Training Materials on Cooperatives

As mentioned earlier, there is a dearth of indigeneous teaching/training materials on cooperatives at the different education levels. Special materials and techniques to deal with various topics on cooperatives need to be developed. There is also a need to standardize syllabi on cooperatives. As the program for integrating cooperatives in the curricula at all levels of education is intensified, the need for appropriate teaching and training materials will correspondingly become more acute.

To meet this need, the following measures are proposed:

1. Undertaking research and information retrieval to develop instructional and training materials, including case studies, for use in teaching cooperatives at all levels. The materials so developed will be more relevant to the economic, social, cultural and political conditions of the Philippines, and as such, they will be useful not only as training materials but as guides for policy formulation on cooperatives development. Such

materials shall be translated into the major Philippine dialects.

2. Development of a standard syllabus for the proposed three-unit undergraduate collegiate course on cooperatives and a training design for seminars or workshops on cooperatives at varying terms of duration. The "Course Outline on Cooperatives" (Appendix "F") developed at the First Seminar Workshop in Cooperatives for Selected Faculty of ACAP-Member Colleges, and the "Course Outline for Major in Cooperatives" (Appendix "G") and a design for a 20-week seminar on cooperatives (Appendix "H") prepared by the Philippine Credit Union League, are recommended for consideration in the development of syllabi and training designs of courses on cooperatives.
3. Development and preparation of a teacher student training to augment the teaching tools and techniques for cooperative education.

G. Administrative Arrangements and Logistics

The following administrative and supporting measures are recommended for consideration by the authorities concerned:

1. Promulgation of a Presidential Decree and the corresponding Letter of Implementation governing the integration of cooperatives in the curricula at all levels of the national education system, and providing the necessary funds therefor. (See Appendix "I" for draft of the Presidential Decree and Appendix "J" for draft of Letter of Implementation).

2. **Reorganization and strengthening of the Agricultural Credit and Cooperatives Institute at UP Los Baños to make it the Philippine Center for Training Research in Cooperatives and Agricultural Credit. This center should have a direct link with regional cooperative training and research centers as well as with educational institutions providing instruction on cooperatives. It should be supported with adequate funds to enable it to discharge its responsibilities effectively.**

Among the functions of the Center are:

- a. **Undertaking joint cooperative education programs with other institutions and organizations with curricular offerings on cooperatives.**
- b. **Developing teaching/training materials on cooperatives and credit.**
- c. **Conducting and coordinating research and development studies on cooperatives and credit.**
- d. **Assisting in the development of faculty resources on cooperatives and credit of institutions of higher learning.**
- e. **Conducting technician training programs and continuing education programs on cooperatives.**
- f. **Serving as a clearing house of information on cooperative and credit.**

3. Establishment of a Cooperative Education Coordinating Unit directly under the Office of the Secretary of Education and Culture but working closely with the Department of Local Government and Community Development, particularly the Bureau of Cooperatives Development, the functions of which include the promotion and coordination of cooperative education in the eleven regions of the country, and the organization, assistance and supervision of school laboratory cooperation. Each of the 11 regions should have in its staff a regional cooperative education supervision.
4. Immediate organization of task forces:
 - a. To prepare the syllabus for the three-unit collegiate course on cooperatives and training design of seminars or workshops on cooperatives at varying durations.
 - b. To develop and prepare instructional materials and manuals for teaching cooperatives at various levels of education, that are based on economic, social, cultural and political conditions of the Philippines.
 - c. To conduct a feasibility study on the proposed establishment of a national training and research center for cooperatives and credit based on the present ACCI of UP at Los Baños.

- d. To conduct feasibility studies on the organization and financing of school laboratory cooperatives.
 - e. To prepare an inventory of facilities and resources for cooperative education in the Philippines, including agencies and organizations engaged in teaching/training on cooperatives, available instructional/training materials, teaching aids and methods and techniques used, and trained manpower for teaching/training in cooperatives.
 - f. To evaluate all existing training and instructional programs for cooperatives development.
 - g. To conduct crash training programs to prepare teachers and trainers who will teach cooperatives.
 - h. To develop concepts and prepare materials on cooperatives for integration into the framework of elementary education. The teaching materials should focus on the particular concepts assigned to each grade level.
 - i. To update Memorandum No. 130, s. 1956, of the Department of Education and Culture.
5. Turning over the responsibility for adult cooperative education to the private sector as soon as it is in a position to take over. The Cooperative Union of the Philippines should be encouraged and assisted to make it functional and assume the leadership, planning and programming relative to adult

cooperative education, within the shortest time possible.

6. Defining roles and relationships of agencies and organizations both public and private in the implementation of an effective and integrated cooperatives education program at all education levels.
7. Making representations with the proper authorities to authorize qualified and able retirees from the government service to serve as consultants or to handle courses and training programs on cooperatives. The payment of honoraria or other forms of remuneration for their services should not jeopardize or prejudice their retirement benefits and privileges.
8. Providing financial and technical assistance the school laboratory cooperatives already in operation or yet to be established.
9. Securing the assistance and cooperative of various agencies, including international organizations interested in cooperatives development, in the implementation of the measure and strategies recommended herein.
10. Relating cooperative education in particular and cooperatives development in general to other national and local programs oriented towards the objectives and goals of national development.

11. Promulgation of a presidential decree or general order requiring the administration of private educational institutions to encourage and support the organization of cooperatives by the academic community, which can be used by the students in their practicum for courses in cooperatives.

STRATEGIES AND APPROACHES IN TEACHING
COOPERATIVES IN THE SECONDARY LEVEL
(Philippine Educational System)

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COOPERATIVES IN SCHOOLS AND COLLEGES

Asian Institute of Tourism
University of the Philippines
Diliman, Quezon City

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STRATEGIES AND APPROACHES IN TEACHING
COOPERATIVES IN THE SECONDARY LEVEL IN
THE PHILIPPINE EDUCATIONAL SYSTEM

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Introduction

The background information on the Philippine project dubbed "Integration of Cooperatives in the School Curricula" have been already included in the paper given by the first reporter of the Philippine Group and thus, it need not be repeated here. It is worth repeating, however, that the main reasons why the first attempt, wayback in 1956, of teaching cooperatives in Philippine high schools did not take off the ground, so to speak, are the lack of teaching materials and the lack of ~~trained~~ teachers on cooperatives. Discussion on materials production and teachers' training which are needed to remedy the two above-mentioned deficiencies will therefore be the main concentration of this paper.

Materials Production

As in any new undertaking the production of instructional materials particularly in a new field of endeavor like cooperative education in secondary schools always entail careful preparation, study, and consideration. Serious preparations were made to insure that the materials that will be the output of the seminar-workshop would not only suit the needs of the target clientele but would be appropriate to achieve the set objectives.

Objectives. The general objective of cooperative education at the secondary level is to inculcate upon the youth the principles and practices of cooperation with the view of making them a way of life. Specifically, its aim is to give the students knowledge and training about economic cooperation as a way of life, and as an instrument of national development.

Target Clientele. The first year to fourth year students in high schools are the target clientele. Boys and girls at this

step of the educational ladder usually are from ages 12 to 16. Emphasis was also given on the mental and maturity level of the end users so that the teaching units as well as the lessons will be most appropriate to their age and ability level.

Learning Continuum/Government Programs. To insure also that the lessons were interesting and within the grasp of the students, activities were drawn from the learning continuum and expectancies of each year level. Relevance to current social, political as well as economic development programs being undertaken by the government with particular focus on cooperatives education as an instrument of economic emancipation of the masses served as the beacon for all the writer-participants of the seminar workshop.

The Would-be Writers. Due to the dearth of books, references, and materials on cooperatives education, efforts were made to draw an image of the physical, intellectual and experimental profile of the potential writer-participants who shall be charged with the production of the initial materials on cooperatives education. While it is true that most teachers are well grounded in methods, techniques, psychology and the like, it was further considered by the training staff to get participants who have had experiences in journalism. Demonstration and critic teachers were also preferred; and if possible, they have had training and/or actual exposure in cooperative work or membership.

The Actual Writers. The first Live-In Seminar Workshop to produce prototype instructional materials on cooperatives was held at the Polytechnic University of the Philippines (then Philippine College of Commerce) in April and May, 1975. Of the 50 participants whose varied expertise and experience were harnessed to produce teaching guides containing sample teaching units and sample lesson plans, for the elementary, secondary and collegiate levels, 16 were from the secondary level. The blending of all the qualities required by the project of all the would-be writers, because

of one reason or another, was not fully realized. However, this constraint did not deter the people behind the project. Paramount in their minds and hearts was the belief in the Filipino's capacity to achieve almost the impossible, particularly if this would mean the improvement of the lot of their countrymen. Inspired therefore by the call of the new dispensation's socio-economic emancipation of the deprived segment of society through cooperatives development, as well as, the dynamism, determination and enthusiasm of the people in whose hands the production of instructional materials were placed, materials production on cooperatives found its early beginning.

The Seminar-Workshop. Although a few of the writer-participants had had actual training on and/or exposures to cooperatives, most if not all had at that time a hazy picture of the new Philippine Cooperatives Development Program. The first week therefore was utilized for the acquisition of knowledge in cooperatives. The lecture method, coupled with visual aids and strengthened by group discussions and assigned readings, was principally used. Socials in the evenings like dancing, group singing, group games, picnics, and even boating in the small lagoon within the PCC Campus, as well as group dynamics and management games were utilized to develop proper cooperative attitudes. The time and efforts spent in such activities readily paid off as shown by the observed behavior of each participant in his/her involvement and participation in his/her small workgroup's task of producing the much needed instructional materials.

Materials Produced. The output of that seminar-workshop were as follows:

1. A Teaching Guide on Cooperatives as Integrated in Mathematics I, Consumer Mathematics (Elective II), and Elementary Statistics (Elective III).
2. Self-Learning Kits in Mathematics I, Consumers Cooperative I and II.

3. Resource Units in Cooperatives Integrated in Social Studies I, II, III, and IV.

4. Cooperatives Integrated in Communication Arts English I, II, III, and IV.

5. A teaching Guide on Cooperatives for Practical Arts (Business and Distributive Arts) I, II, III, and IV.

6. Brochures on Cooperative Principles (in Pilipino).

Revisions of Materials. The materials produced were submitted for comment and reaction to Mrs. Mary Jean McGrath, Consultant on the project under USAID contract. Based on her comments and recommendations plus the comments, suggestions and reactions of selected MEC Subject Area Supervisors and Demonstration Teachers, the first revision and enrichment were made in a 15-day seminar-workshop held at the Teachers' Camp, Baguio City, in September, 1976. After the micro tryout wherein five secondary schools (all in Metro Manila), 30 teachers, 4 Subject Area Supervisors, 5 Principals, and around 1,500 students were involved, another workshop for the second revision was held at the MLGCD Barangay Center, also in Baguio City in December, 1977. The revision this time were made by selected writers, pilot teachers, subject area supervisors, ICSC Task Force members, all previously involved in the production, first revision, and micro tryout of materials. Some officials from the MEC Bureau of Secondary Education were also invited to observe this workshop of revision. Also after the macro tryout which is now being undertaken this year (1979), the third revision will be done before its adaption nation wide.

TEACHERS' TRAINING

The training of secondary teachers to tryout the produced teaching materials was a little delayed due to the limited human resource of the Education and Training Division of the Bureau of Cooperatives Development who were then tied up in activities concerning the ICSC project implementation in the elementary

level. Such a delay, however, provide time for the first revision as earlier mentioned.

Target Clientele. The teachers' training was designed to target selected teachers of Pilot Schools for Cooperatives, preferably between the ages 25 and 45.

Objectives. The three-fold objectives of the Teachers' Training are: (1) To provide the tryout teachers with a knowledge of the present cooperatives development program and of the government policies on the same;

(2) To enable them to react on the prepared teachers' guides and outlines; and

(3) To provide opportunities for them to exchange ideas and methods of teaching cooperatives.

Training Style. A unique workshop style was adapted by the Training Staff. Borne out of the unproductive and ineffective lecture method (in terms of psycho-motor and affective outcomes) in the past which usually ended where the speaker/lecturer slopped, evolved the participatory style of leadership. In this method the teacher-participants were expected to take maximum responsibilities for every aspect of the workshop arrangements so far as practical. This means that they will set the schedules of each day's activities, choose from among themselves their own discussion leader, and decide on their own working rules. These were all done in a democratic cooperative fashion.

No lectures were given; instead the participants were given materials to study and discuss. The members of the training staff assumed the role of resource persons to answer questions, to clarify doubts/clear up confusions and comment on discussions on reports.

All of those in the staff or guest-experts category were given name badges, indicating their particular line of specialization/expertise. These proved to be beneficial and convenient for the

participants as they can readily approach the person concerned as the need arises.

Resource persons/guest experts and members of the staff were welcome to attend as much of the workshop as their other responsibilities allow; the more time they can spend with the participants, the more they will be able to contribute to the session in this new style of leadership.

Socials, group dynamics, and management games were also included to strengthen the proper attitudes acquired/developed in the workshops. Demonstration teaching for each of the subject matter areas are done in a high school located near the venue of the training. Efficient and effective teamwork goes into play in the preparation as well as the conduct of the demonstration teaching. A pre-conference and post-conference were held before and after the demonstration teaching. The former is for briefing the observers and the latter is for evaluation. Each observer is required to accomplish a written evaluation in addition to the oral evaluation made in the post conference.

Training of MEC Regional Supervisors. Some 80 Regional Supervisors of the Ministry of Education and Culture were trained on the same course content and by the same methods and techniques used in the tryout teachers' training. The training was envisioned to make them aware of the project, understand how it is implemented and to obtain their commitment to oversee its proper implementation.

Teachers' Training for Macro Tryouts. The methods and techniques as described above with minor modifications, when necessary, were used in the training of pilot teachers for the macro tryout. For each region of the thirteen regions of the Philippines, three high schools are targeted as pilot schools, i.e., one urban high school, one barangay(rural) high school, and one private high school. The four subject areas, namely, Practical Arts, Social Studies, Communication Arts English, and Mathematics and for each year level

were represented. A number of 60 teachers per region is targeted for the macro tryout. In 1978 this type of training was conducted for Regions I, II, III, IV, VI, and IX, and also the National Capital Region (Metro Manila). This 1979 Regions V, VII, VIII, X, XI and XII are scheduled to complete the training of selected teachers for said macro tryout of secondary instructional materials on cooperatives. Also scheduled this 1979 to undergo this type of training are some 30 selected writer-teachers in Pilipino in preparation for a workshop wherein they will produce instructional materials in Communication Arts (Pilipino).

TRYOUTS AND EVALUATION

The instructional materials are tried out by the trained selected teachers actually in their classrooms. Observations of class activities are made by the school principal, the subject area supervisor, the regional supervisor, and even members of the ICSC National Task Force. The materials are also tried in demonstration teaching at the division level wherein the school principals, subject area supervisors, and demonstration teachers of all high schools in the division are invited as observers. The usual pre-conference and post-conference preceding and following a demonstration teaching as well as the written evaluation are made.

NATION WIDE ADAPTION OF MATERIALS.

After the macro tryout the materials are again to be revised based on the feedbacks received from tryout teachers, school principals, subject area supervisors, regional supervisors, ICSC Task Force members, other observers, and students, all involved in the implementation of the project. The materials are then ready for nation wide adaptation. The number of teachers, schools, divisions, regions, and students to be covered from year to year, however, will depend upon the budgetary support the government can give for the printing of said instructional materials and the training of teachers. In 1982 BCOD expects to turnover the whole project to MEC.

EDUCATION IN COOPERATION IN PHILIPPINE COLLEGES AND UNIVERSITIES

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Introduction

Education in cooperation has to be pursued as a major component of the overall national development strategy, if the desired national socio-economic changes are to be realized and are to long endure. In a developing country like the Philippines, where agriculture employs 90% of the nation's total manpower and where its wealth draws from its abundant natural resources, cooperative enterprises are among the most potent vehicles through which social and economic rejuvenation and development can be attained. Furthermore, economic disparity between the rich and the poor in this country still has to be narrowed down. *As of 1975, 49.7% of the families earn less than ₱3,999; 39.5% earn from ₱4,000 to ₱9,999, and only 10.8% earn over ₱10,000 per annum.¹

Recognizing this exigency, President and Prime Minister Ferdinand E. Marcos of the Philippines, through Presidential Decree No. 175 declared it as a policy of the state, "to foster the creation and growth of cooperatives as a means of increasing income and purchasing power of the low-income sector of the population in order to attain a more equitable distribution of income and wealth."

Presidential Decree No. 175, seeks to strengthen the cooperative movement in the Philippines, and is a parallel measure to Presidential Decree No. 27, which sets the implementation of the Agrarian Reform Program. The former seeks to provide the tenant-farmer with a strong social and economic system and structure, to ensure that they will enjoy on a lasting basis the benefits of the agrarian reform program the privilege of self-development, social upliftment and economic independence, under a truly just and democratic society.²

¹"Income Distributed", Executive Marketing Factbook, p.5, Sinag-tala Publishers, Inc., 1978.

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² Presidential Decree No. 175

The birth of the New Social Order in the Philippines also spurred a series of revolutionary innovations along several facets of Philippine cultural life. The new dispensation does seek to bring about reform that would do away with the ills that plagued the old society; to generate a more healthy atmosphere within which to pursue national goals and to recast the people's sense of moral and cultural values and attitudes, within the framework of relevant national traditions and in keeping with the country's cultural heritage.

The present scheme of cooperatives development in the Philippines is hitched to cooperatives education for the reason that the said development program can neither be effective nor meaningful without the enlightenment and involvement of the future participants and beneficiaries of the program -- the youth of the land. Short of education in cooperation and of exposure to cooperative tenets and practices, the youth, who compose more than 53.2% of the 44.3 million Filipinos cannot be expected to get interwoven into the fabric of the cooperative society.

Objectives of the Philippine Educational System:

Section 3 of Presidential Decree NO. 6-A embodies the objectives of the Philippine educational system, which are as follows:

"Statement of objectives - to this end, the educational system aims to:

- a) Provide for a broad general education that will assist each individual, in the peculiar ecology of his own society to:
 - 1) attain his potential as a human being;
 - 2) enhance the range and quality of individual and group participation in the basic functions of society; and
 - 3) acquire the essential educational foundation for the development into a productive and versatile citizen.
- b) Train the nation's manpower in the middle level skills required for national development;
- c) Develop the high-level professions that will provide leadership for the nation, advance knowledge through research, and apply new knowledge for improving the quality of human life; and

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- d) Respond effectively to changing needs and conditions of the nation through a system of educational planning and evaluation."

Policies on education in cooperation in Philippine colleges and universities are geared to the aforementioned educational objectives.

General Objectives of Education in Cooperation:

His Excellency, Ferdinand E. Marcos aired his views on the importance of education in cooperation, as early as December, 1970 when he addressed the First Asian Conference on Agricultural Credit and Cooperatives which was held in Manila, when he said;

"In pursuing the cooperative vision, let us be practical and pragmatic. Cooperatives do not come out and develop out of a wish or even a solemn declaration of intention of policy. The existing environment, including the culture which shapes the attitudes and actions of our people in Asia, cooperatives can only come to their own if supported and sustained by a consciously planned and implemented programme of education in cooperation. Less than this will not be enough. Indeed shall need more.

We shall need, to begin with, to elevate cooperative or the cooperatives system into an ideology. An ideology of change and development. An ideology of social reform and human reformation. A revolutionary ethic."

Mr. J. M. Rana, Director of Education, ICA of New Delhi, India likewise defined the objectives of cooperative education, in the paper he presented to the Asian Conference on Cooperatives Management at the Philippine Village Hotel, Metro Manila, on December 3, 1975, as follows:

"The aim of cooperative education is to provide education on cooperative matters; occupation education, which will improve productivity; social and civic education, which will improve the quality of life of the members, if one may use the term, "human beings." In addition, the cooperative movement must prepare the members and various other categories of personnel to speedily develop the cooperative movement so that by expanding the membership of existing cooperatives and by expanding its coverage to new areas, it can make its important contribution to bringing about a social and economic revolution. The overall aim of cooperative education is thus to develop strong self-reliant and democratically managed cooperatives -- in fact, the cooperative movement which is in a position to achieve its social and economic objectives in a world, which is becoming evermore competitive. The task of confronting cooperative education, therefore, is not a small one. It is as big as the aim of the cooperative movement itself."

Aims of Education in Cooperation at the Tertiary Level:

The objectives of incorporating cooperatives in the curricula of institutions of higher learning in the Philippines have been spelled out as follows:

In the undergraduate school:

1. To develop supervision, junior executives and technical manpower needed by cooperative enterprises, and
2. To train would-be teachers and educators who will handle disciplines and/or courses in Cooperatives in the primary and secondary levels

In the graduate schools:

1. To develop manager and top-level executives for specialized types of cooperatives, and
2. Train faculty members to handle the teaching of Cooperatives in colleges and universities.

The cooperatives development program is one of the major thrusts of the Philippine Government, in its drive to foster prosperity in all sectors. Educational institutions of higher learning are, therefore, called upon to play an active and highly supportive role in the promotion of cooperatives education. It further behooves colleges and universities to contribute their respective shares in producing leaders and in turning out competent manpower who can be relied upon to collectively participate in the task of nation building and in pressing through the crusade for change.

A questionnaire survey on the extent of the integration of Cooperatives, in the college curricula, was conducted among 100 colleges and universities throughout the country. Of the questionnaires sent out, 72 were returned. Of which, 45.80% came from state universities and colleges; 34.7% from educational institutions run by religious orders, and 19.5% from privately-owned, non-sectarian colleges and universities.

How Education in Cooperation is Carried out in Colleges and Universities

Results of the survey show that this type of education is carried out in the following manner:

1. By conducting seminars or seminar-workshop, on Cooperatives;
2. By integrating with the study of the various disciplines, a unit or units on cooperative principles, concepts and practices;
3. By offering Cooperatives as a major field of specialization in the undergraduate and in the graduate school.

69 or 95.8% of the respondents offer Cooperatives as follows:

- 67.6% - as integrated with other disciplines;
- 28.4% - as separate subject/s
- 4.0% - as area of specialization

It can be deduced from the foregoing that not much stress is being given to the study of Cooperatives in institutions of higher learning. It is therefore, high time that more concerted and concentrated efforts be focused towards the in-depth study thereof.

Seminars and Workshops -- Seminars and workshops, in colleges and universities are by and large conducted for the benefit of their employees, students and faculty members. These are usually undertaken to enable the constituents of the college community to qualify for membership in a cooperative, to furthermore keep them posted on the current developments in the cooperative movements and to have them enlightened on matters of common interest.

In addition to providing the youth with formal education and training in cooperation, said schools are also actively involved in the training of trainers, officers, supervisors, employees, and members of cooperative organizations. They also assist in providing further

education and training for government employees engaged in the cooperatives development program, along the facets of public administration and management.

Training programs are tailored and planned to fit the groups to which they are addressed and are constructed for the learners, in the context of their participation in the movement or the role that they are to play either in the community or in cooperative organizations. Training programs are designed to facilitate the attainment of the overall objectives of cooperative societies; to develop the personality of the participants and to enable them to discover their inherent talents and potential abilities.

Provisions are likewise made to enable the learners to gradually qualify for higher level positions in cooperative societies. This is achieved by structuring the program on a system of graduated progression towards more advanced areas of competencies. Many such seminar-workshops have been conducted at the Agricultural Credit & Cooperative Institute (ACCI) of Los Baños, Laguna.

Results of the study show that seminars and workshops are conducted by 7 out of every 10 schools which treat Cooperatives as a separate discipline or as an area of specialization. 51.2% of them conduct seminars or workshops once a year; 32.6% once, every semester; 9.3% once a month and 2.3% more than once a month.

As a Unit of Study -- All students must understand the tenets of cooperativism, for them to appreciate the role that cooperative societies play as instruments of change, and thereby lead them into becoming more dedicated participants of the movement. As a unit or units of study, cooperative principles, concepts and practices are infused as modules into related subject matter. The points of entry of the units in the course of study are, however, predetermined and identified by the instructors or by the curriculum makers.

Of the respondents in the survey, 41.1% combine the study of cooperatives with Economics; 19.2% with Sociology; 5.5% with Manage-

ment; 5.5% with Marketing; 8.2% with Social Sciences and 20.5% with other subjects.

Of those schools that integrate Cooperatives with other Disciplines, 8.9% initially did so before 1966, 20%, between 1966 and 1970; 40%, between 1971 and 1975, and 31.4% between 1976 and the current year.

As a Discipline or Elective --- In deciding on what discipline Cooperatives to incorporate in the curriculum (as an elective), college administrators and curriculum designers are guided by the relevance of the discipline to the student's field of concentration. To illustrate, students majoring in Banking and Finance are asked to take up Cooperative Rural Bank Management; those in the field of Marketing -- Marketing Cooperatives or Management of Consumers' Cooperatives, etc.

In teacher-training institutions, the would-be mentors are provided not only with mastery of subject matter but also with ample managerial knowledge and skills in business (a new dimension in teacher education) to qualify them to exercise effective leadership in the management of cooperative enterprises both in the school as well as in the community.

Among the subjects on Cooperatives offered by the educational institutions that responded are:

Economics of Cooperatives --	by 22.3% of the respondents
Principles of Cooperatives Development) - 18.5%
Agricultural *Economics)
Agricultural Cooperatives) - 11.1%
Consumers' Cooperatives) - 7.4%
Financial Cooperatives) -
Others) - 14.8%

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Among those schools which offer cooperatives as a separate subject, 12.5% of the respondents started doing so between 1966 and 1970; 37.5% between 1971 and 1975; and 25% between 1976 and the current year.

As a Major Field of Specialization -- The importance of the role that cooperative societies play, in the on-going quest for change, has won universal recognition and acceptance. The uniqueness of cooperative enterprises as being more of service rather than profit oriented, requires greater degree of effectiveness and efficiency in management than in profit-motivated enterprises. Thus, its complex management requirements demand more serious and concentrated study. It is on this account that the need has risen for Cooperatives Administration to be offered as abaccalaureate course, on the same level as other fields of specialization.

The four-year course leading to the degree of Bachelor of Cooperatives Administration, which is offered at the Polytechnic University of the Philippines will be touched upon later. Of the respondents to the survey, only three (3) colleges offer Cooperatives as an area of specialization.

The Polytechnic University of the Philippines (formerly Philippine College of Commerce) in the Promotion of Cooperatives Education

The Philippine College of Commerce, now Polytechnic University of the Philippines, is among the institutions that pioneered in the integration of Cooperatives in the college curriculum. As early as 1954, it has been conducting seminars on Cooperatives and in 1957, it introduced Cooperatives Management as a discipline in the four-year curriculum in Business Education (BSBE). Later, in 1960, the PCC Board of Trustees approved the inclusion of a four-year course in Cooperatives, among its offerings. At the outset, the subject, Cooperative Principles and Practices was required of all students who took the basic course in business, and Cooperative Marketing was required of all Marketing majors.

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On April 1, 1969, the Office of the President of the Philippines, by virtue of Memorandum Circular No. 251 designated the Philippine College of Commerce as the training center for the establishment of a model project for non-agricultural cooperatives. Thereupon, in coordination with other government agencies involved in the cooperative movement, the PCC organized cooperatives and conducted seminars on the organization and management of non-agricultural cooperatives in Manila as well as in the provinces.

During the summer term of 1975, the Department of Local Government and Community Development, the Department of Education and Culture, the Department of Public Information, and the Philippine College of Commerce conducted the first live-in seminar-workshop on the preparation of teaching guides on Cooperatives for all educational levels. Subsequent conferences conducted among university and college faculty members led to the preparation of the college handbooks on cooperatives, as a unit of study, and as an elective. The four-year curriculum on Cooperatives, as a major field of specialization was likewise drafted and the corresponding course outlines were prepared. Further steps are being currently undertaken towards the preparation of textbooks and teaching guides in this field of study.

The Ladder-type Curriculum on Cooperatives at the Polytechnic of the Philippines (PUP):

The PUP offers a ladder-type, four-year course on Cooperatives leading to the degree of Bachelor of Cooperatives Administration (see Appendix "A").

This educational program is job-oriented and is tailored to ensure the acquisition of both skills and knowledge as well as the development of attitudes necessary to perform specific

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jobs, in the hierarchy of a cooperative organization or in government agencies involved in the cooperative development program. If the student stops schooling at any stage before completing the four-year course, the dropout would nonetheless fit and qualify for gainful employment. As a preliminary step, jobs common in cooperative societies operating in the community and/or in government agencies involved in the movement are listed down, from the most simple to the most complex, Based on an analysis of the job requirements, the curricular offerings or disciplines are determined and the corresponding course outlines are then prepared.

In structuring the curriculum, efforts are made to bring about a wholesome combination of disciplines, in order to achieve the national aims of education, hand in hand with those of the students' field of specialization. Students are provided with a well-balanced education to enable them to effectively wield their leadership, be creative thinkers, and also for them to become worthy members of society. They are furthermore provided with skills in business management. Cooperative organizations are business enterprises that necessarily have to be operated the scientific business way. In addition, the learners are prepared to become educators in their own right.

Curricular Requirements -- Students of the course are oriented not only on the cooperative creed but also on the scientific operation and management of cooperative enterprises. In this regard, they are required at PUP to take up at least 30 units of the technical or special disciplines on Cooperatives. To equip them with the essential skills and knowledge to prepare them as executives in both cooperatives as well as in non-cooperative business enterprises, the learners have to earn a total of 57 units of basic business subjects, 24 units of

languages, 9 units of Mathematics, and 21 units of Social Sciences. With a subject in Techniques of Cooperative Education and Leadership together with 9 units in Education as electives, the Cooperative major is prepared to engage himself in teaching.

At the Polytechnic University of the Philippines, a major in Cooperatives Administration is required to complete a total of 150 units. At the Palawan Teachers College, where 187 units are required to complete the 4-year course, 24 units must be in disciplines pertaining to Cooperatives. At the Araneta University Foundation, 36 units in Cooperatives are required out of the 157 units needed for graduation.

Since cooperativism is considered as a way of life, learning is not confined within the four walls of the classroom and must, therefore, be lived. On this account, students are required to undergo practical orientation and training in cooperative societies and offices during their fourth year of study, under the guidance and supervision of competent trainers and faculty coordinators.

So far, the Polytechnic University of the Philippines has had the following graduates in Cooperatives Administration:

School year 1976-77	- 28 graduates
1977-78	- 28 graduates

Currently, the university has the following enrolment:

1st year	- 74;	2nd year	- 28;	fourth year	- 2
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The College Laboratory Cooperative

78.4% of the respondent schools do not provide off-campus training for their students in cooperatives. However, among the 13 which provide such training, 66 cooperative organizations are utilized as training stations. The University of Sto. Tomas College of Commerce leads the respondees with 22 training stations to its credit; followed by the Xavier University of Cagayan de Oro, which has 15 training stations.

The student's environment heavily influences their attitudes, behavior and thinking. Actualities to which they are exposed, outside the classroom, may either reinforce or negate whatever they have imbibed.

Cooperativism is an ideology that is best appreciated, learned and accepted only through one's involvement and daily encounters. While cooperation may be preached and discussed in the classroom, yet the outside world may present a different reality -- a world that permeates with self-interest, materialism and exploitation and which reeks with abominable practices that are diametrically opposed to love of fellowmen and cooperation.

Faculty members and students spend a major portion of their waking hours in the campus. Whatever they experience in that little world will register far-reaching and significant impressions upon them. It is for this reason that the college environment must be made to contribute to the development of the learners into what is desired of them.

The college cooperative laboratory, serves four-fold ends, namely: (1) to cater to the needs of the members of the college community (2) to serve as a training station wherein students can immediately link management theories with practice, (3) to bind members of the academe in brotherhood, and (4) to serve as a training ground for leadership and followership.

Student-participation in College Laboratories

Participation and involvement of students in college cooperative laboratory operations come in different ways:

1. As trainees and/or observers in the operation of the various chores of the cooperative, under the supervision and guidance of supervisors and coordinators. -- They are rotated on the various jobs wherein they also undertake guided observation and which they subsequently report on, during class meetings. Student trainees are usually required to undergo training for a minimum of 200 hours.

2. As student-organizers and members -- Some Cooperative laboratories are organized and managed by the student themselves. To avoid excesses as well as costly mistakes and blunders, decisions and policies proposed by the students are reviewed and are made subject to the approval of faculty advisers. The students devise their business forms, install their own accounting and control systems and assume administrative as well as other responsibilities. Student-members are likewise rotated on the various jobs in the cooperative laboratories. The cooperative venture may or may not be liquidated at the end of the school term. From time to time, assessment of the laboratory's operation is made by the members, with the guidance of faculty members.

3. As junior-members -- In some formally organized cooperatives, students, who are of minor age, are taken in as junior members without the right to vote. They, however, are entitled to all other rights and privileges pertaining to senior members. Students participate by serving as assistants to the officers; as part-time employees of the cooperative, or are called upon to serve in a staff capacity. They are allowed to participate in the Board of Directors' deliberations, but are not allowed to vote on such matters.

4. As regular members -- Where students are of legal age, a certain number of seats in the Board of Directors are allocated to them. Some are taken in to serve as employees of the cooperative laboratory. While certain problems arise in dealing with student-members of the Board of Directors on account of their inadequacy in business knowledge and training, still such ordeals experienced by their instructors ultimately become gratifying because the students learn in the process.

In whatever manner students are made to participate in the operation of the cooperative laboratories, they earn credits in "Practicum" if they are duly enrolled therein. It has been

proven that laboratories serve as indispensable tools in making learning easy and more effective. The knowledge and experience gained by the students from their day to day activities, although inquantifiable, are invaluable.

Instructional Materials -- Used by 48.3% of the schools covered the survey are "Principles of Cooperatives" and/or "Cooperatives Principles and Practices," by L. Onagan, J. Simangan and M.S. Esguerra. 12.7% of the schools covered by the survey prescribe Economics Books as texts for cooperative subjects, presumably, where the study of cooperatives is integrated with Economics.

Each school prescribes the use of various references and supplementary reading materials (refer to Appendix "B"). Of these, the most popular are PD 175 and LOI No. 23, which are used by 20.83% of the schools surveyed. "Cooperatives Development Strategy for Rural Development" by the MLGCD is used by 18.05% or 13 of the schools surveyed.

Utility of Education in Cooperation

The avenues of opportunity open to graduates, who major in Cooperatives are varied. These are in the fields of cooperative management, education, government service and in the management of non-cooperative business enterprises.

At the Polytechnic University of the Philippines, Certificates of Achievement are awarded to students who have successfully gone through each step of the educational ladder. After the first year, the student is awarded the Certificate in Cooperatives Operation and is qualified for employment as a cooperative bookkeeper, as stock clerk, as store clerk or as an office clerk.

Upon completion of the second year curriculum, the student is awarded the title of Associate in Cooperatives Supervision and is qualified for employment as Assistant Kilusang Bayan (KB) Accountant. The degree of Bachelor of Cooperatives Administration

is awarded after the successful completion of the third and fourth year curricular requirements. Thereupon, the graduate is qualified as KB Manager, KB Accountant, Cooperative Teacher/Instructor or trainer and also as a Cooperative Development Officer.

Completion of the curriculum on Cooperatives Administration makes the graduates competent to pass qualifying Civil Service Examinations and to qualify for placement in government agencies and offices.

While no guarantee is made by the University regarding the placement or employment of graduates of the course, still, past experience have proven that placement is not a problem, because the demand still exceeds the supply of manpower in this area of specialization.

The Certificate Program in Cooperatives

The Graduate School of the Polytechnic University of the Philippines offers a Certificate Program in Cooperatives, as a component of the course leading to the degree of Master in Business Education (MBE). Completion of the Certificate Program by students, qualified for admission to the graduate school, entitle them to be credited with 15 graduate school units, in satisfaction of the business elective requirement of the course.

At PUP, this Certificate Program is being currently pursued by scholars of the Agustinian Sisters' Cooperative Education Center. The Program of Studies is as follows:

<u>Term</u>	<u>Courses</u>
One Summer Term	*CO 610 - Accounting for Cooperatives
	*CO 630 - Financing Cooperatives & Credit Union Mgmt.
One Summer Term	CO 620 - Management of Consumers' Cooperatives
	CO 660 - Techniques of Cooperatives Education
	CO 655 - Auditing for Cooperatives
Regular Interim School Year	CO 640 - Independent Study with Practicum Consumers' Cooperatives & Credit Union
	CO 650 - Independent Study with Practicum: Accounting for Cooperatives

NOTE: *Courses taken by scholars in the Seminar on Cooperatives conducted by the Agustinian/Cooperative Education Center, are credited towards the Certificate in Cooperative Program under college rules and regulations.

Target Population - Secondary school teachers

Objectives of the Certificate Program

1. To encourage teachers to pursue their study on Cooperatives and thereby prepare them for teaching disciplines in that area of concentration; and
2. To motivate teachers to pursue further studies in the graduate school.

Length of the Program

The program is a one-year course designed for two consecutive Summer terms of intensive study on-campus, and with one interim term (in-between summers) off-campus independent study, at the regular teaching station of the teacher-student.

Method of Instruction

During the first summer term, when emphasis is laid on basic skill development and understanding of fundamental concepts, instruction on skill development is intertwined, whenever practicable, with instruction on the specialized teaching techniques involved.

In the following interim term (off-campus independent study at the regular teaching station or home of the teacher-student), he continues to upgrade his skill to the level allowed by his potential through the practicum course and by assigned readings, builds on his foundation knowledge in business and subjects in cooperatives, to provide the basis for the advanced courses given in the second summer term.

The courses taken during the interim period are evaluated through a comprehensive examination.

Problems Faced -

A number of problems are usually encountered and administrative obstacles have to be similarly hurdled, to succeed in integrating Cooperatives in the curricula of institutions of higher learning.

Among the respondents, 41.2% claim that their toughest problem is lack of textbooks; 29.4% complain about the unpopularity of the course, as among their major problems. As for the second-ranking problem, 66.8% complained about the dearth of reference and supplementary materials. The problem of inadequate support from the school owners or administrators apparently is a minor one, as can be gleaned from the responses received.

However, said problems may be summarized as follows:

(1) Selling the course to school administrators and owners --

While the Bureau of Higher Education of the Ministry of Education and Culture exercises supervision over educational institutions of higher learning in the Philippines, yet college administrators and/or their schools' governing body are vested with a certain degree of autonomy on matters related to the choice of curricular offerings. Considering the fact that only a few students, as yet, enrol in the course, college administrators are prone to be primarily guided by financial considerations, more than anything else, in making their decision in this regard. It takes, therefore, a high degree of permission to sell to them the idea of incorporating cooperatives in their schools' curricula.

(2) Selling the course to parents and students -- In the Philippines, parents by and large still exercise the final say in the choice of their children's career. Having been brought up and reared in a capitalistic world, both parents and the youth are still greatly influenced by selfish individualism and material ambition. Their reaction is reflected in the usual query, "What future have my family and I in the pursuit of this career?" "How soon can I get financially stable?" Unless social consciousness is deeply engrained in the minds and heart of the people and unless the spirit of service runs high in individual, opposition to the embrace of cooperativism can always be expected.

Cooperativism, more often than not, has been associated with socialism, which is, tabooed in Philippine society. Most people still have to extricate themselves from the grip of that deep-rooted bias, before they can face this problem squarely.

(3) Lack of educational materials -- One of the roadblocks to the introduction of cooperatives in the curriculum is the dearth of teaching or instructional materials in this area. It is feared that to venture into this educational program without adequate books and resource materials would result in an exercise of futility or the attainment of sub-standard education.

(4) Lack of competent

of an educational program hinges to a large extent on the availability of competent instructors. The taching of cooperation move over goes beyond the realm of mastery of subject matter and of methods. It calls for a sincere belief in the ideology and the ability to live what one preaches, in order to effectively impart cooperation to one's wards. Because of the criteria, very few as yet, can be said to fully qualify for this mission. Furhtermore, very few teacher-training institutions

have produced mentors who are academically qualified for this particular field of instruction.

The 244 college instructors handling Cooperatives, as reported in the study, have been drafted from the various fields of specialization. 34% thereof are Economics majors. Clustered far below are faculty members who are (1) employees and officials of cooperatives development agencies - 14.34% (2) accredited cooperative trainers - 12.71%; (3) officers of cooperative organizations - 12.29% and (4) the rest are Management/BA majors - 7.7% Marketing majors - 6.15%; retired government officials involved in the cooperative movement - .82% and others - 11.48%.

(5) The overloaded curriculum - With the many disciplines that are prescribed by legislative fiat to be taken up in the college curriculum, students are generally overloaded. Spanish, Rizal's Works, Agrarian Reform, Taxation, The New Constitution, Population Education, and others of the like are among the disciplines that tend to elbow out Cooperatives in the various curricula.

The following measures are, therefore, hereby proposed to be undertaken:

1. Disciplines on Cooperatives must be included in all curricula that are focused on:
 - a) Teacher-Training
 - b) Business Administration, and
 - c) Agriculture
2. As a matter of priority, a series of seminar-workshops on Cooperatives should be conducted for faculty members;
3. Deserving faculty members should be extended local and/or foreign grants and scholarships by the government or by their institutions;
4. Graduate schools should include the study of Cooperatives among their curricular requirements.
5. A systematic textbook writing program on cooperatives, in the college level, be undertaken with the financial assistance of the government, and the encouragement of school administrators;
6. Fieldworkers' Manuals and other publications on cooperatives published by the government be furnished all college and university libraries;
7. Scholarships on Cooperatives be extended to deserving high schools graduates;

8. Graduates of the four-year course on cooperatives be automatically accredited as Cooperative Trainers;
9. The ladder-type curriculum be adopted to qualify dropouts from the 4-year course on Cooperatives for gainful employment;
10. A 3-unit course on Introduction to Cooperatives be required in all baccalaureate courses;
11. Disciplines on cooperatives which are closely related to each area of concentration be offered as electives;
12. A link between institutions of higher learning with that of existing cooperatives be established for training purposes;
13. A consortium of private and public agencies, offices, and colleges should be established whenever possible to facilitate the launching of seminars, workshops and others of the like, on matter related to the management and operation of cooperatives.
14. All colleges and universities should encourage research studies on cooperatives.

Conclusion

It is an established fact that cooperatives can be effective instruments in achieving desired national socio-economic goals. However, cooperativism, as a way of life, and cooperative enterprises, as vehicles of change, can become realities only if the true spirit of cooperation seeps down into the fabric of the people's everyday life. This can be attained only through education. It is for this reason that educational institutions, especially those of higher learning should tailor their curricular offerings to meet the demands of the times and to dovetail them with the national program on cooperatives development.

Education on cooperation in the tertiary level can be effected in several ways, to wit: (1) by way of seminars and workshops, (2) as a unit of study, (3) as an elective or discipline and, (4) as a four-year course.

A college cooperative laboratory can be highly instrumental in providing the learners with a more effective and lasting education and can serve in achieving other desirable ends. A number of problems have to be reckoned with. Yet, those obstacles can be overcome.

As educators, let us not be daunted by the difficulties that lurk ahead. Let us take those problems in stride, as challenges and as tests to our dedication to and concern for our countryment's well being and, therefore, forge ahead with the firm determination to extend our fullest support to the coopera-

tive movement within our own spheres of influence and specialization. Let us assess the situation we are in and start instituting measures to minimize difficulties and thereby facilitate the inclusion of Cooperatives in the curriculum. This cannot be done overnight or in one sitting. Yet, in due time, with dedication and sincerity of purpose, we will ultimately be able to contribute our respective shares as educators to this current drive to bring peace and prosperity to our country, our people and the world. Thus, the success of this movement is for you and I to collectively spell.

Four-Year Course Leading to the Degree
of
Bachelor of Cooperative Administration

Rationale:

Cooperatives are among the most potent instruments in bringing about social and economic rehabilitation and development in developing countries. President Ferdinand E. Marcos has affirmed this when he said that, "the success or failure of the cooperative movement could spell the success or failure of the New Society."

In recognition of this vital exigency, President Marcos decreed under PD 175, the State policy, "... to foster the creation and growth of cooperatives as a means of increasing income and the purchasing power of the low-income sector of the population in order to attain a more equitable distribution of income and wealth."

THE LADDER CURRICULUM

One-Year Certificate in Cooperative Operation (CCO)

A. Objectives:

1. To train skilled manpower for cooperatives, and
2. To imbue the students with the cooperative spirit

B. Job Targets:

1. Cooperative Bookkeeper/Stock Clerk
2. Cooperative Store Clerk
3. Cooperative Office Clerk

C. Entrance Requirements:

1. High School Diploma
2. A general average of not lower than 80% or its equivalent, in high school.

D. Graduation Requirement:

1. The student must have successfully completed the prescribed curriculum.

E. Curriculum:

<u>First Semester</u>	<u>Unit</u>	<u>Second Semester</u>	<u>Unit</u>
Business Communication I	3	Business Communication II	3
Applied Business Math. I	3	Applied Business Math, II	3
Prin. of Fin. Acctg. P-1	6	Prin. of Fin. Acctg. P-2	6
Prin. of Marketing	3	Prin. of Retail Merchandising	3
Prin. of Salesmanship	3	Coops. & Agr. Reform	3
Elem. Typewriting, P-1	3	Elem. Typewriting, P-2	3
	<u>21</u>		<u>21</u>
Physical Education	1	Physical Education	1
ROTC/WATC	1.5	ROTC/WATC	1.5

Two-Year Associate in Cooperative SupervisionA. Objectives:

1. To provide opportunities for training in middle-management, technical and staff work in cooperative enterprises, and
2. To install in the learners worthy membership and desirable attitudes and values.

B. Job Targets:

1. Assistant KB Manager
2. Junior KB Accountant

C. Entrance Requirements:

1. The student must have successfully completed the one-year Certificate in Cooperative Operation, and
2. He/she must have passed the NCEE and the PUP entrance examination

D. Graduation Requirements:

1. The students must have successfully completed the prescribed two-year curriculum leading to the title, Associate in Cooperative Supervision and
2. The student must have a residence of at least one-year at the Polytechnic University of the Philippines

E. Curriculum:

First Year - One-Year Certificate in Cooperative Operation

Second Year

<u>First Semester</u>	<u>Unit</u>	<u>Second Semester</u>	<u>Unit</u>
Effective Speech	3	Bus. Corresp. & Rep. Wrtg.	3
Phil. Constitution & Gov't.	3	Obligations and Contract	3
General Psychology	3	Bus. Operations & Procedures	3
Prin. of Economics	3	Sales Promotion	3
Sociology	3	Money and Banking	
Coop. Dev., Org. & Mgmt.	3	Tech. of Coop. Educ. and Leadership	3
	<u>18</u>		<u>18</u>
Physical Education	1	Physical Education	1
ROTC/WATC	1.5	ROTC/WATC	1.5
	Y C A P		

Four-Year Bachelor of Cooperatives AdministrationA. Objectives:

1. To provide training in efficient administration and management of cooperatives;
2. To prepare the students to teach disciplines on cooperatives; and
3. To develop proper attitudes and values necessary in the successful implementation of the cooperative development program.

B. Job Targets:

1. KB Manager
2. KB Accountant
3. Cooperative Teacher/Instructor/Trainer
4. Cooperative Development Officer

C. Entrance Requirements:

The students must have successfully completed the two-year Associate in Cooperative Supervision.

D. Graduation Requirements:

1. The students must have fully satisfied the academic requirements of the course, and
2. The student must have had a residence of at least two-year at the Polytechnic University of the Philippines

E. Curriculum:

First Year - One-Year Certificate in Cooperative Operation

Second Year - Two-Year Associate in Cooperative Supervision

		<u>Third Year</u>	
<u>First Semester</u>	<u>Unit</u>	<u>Second Semester</u>	<u>Unit</u>
Elem. Spanish, P-1	3	Interm. Spanish, P-2	3
Quantitative Methods	3	Personnel Management	3
Research Methods & Tech.	3	Education Elective	3
Education Elective	3	Practicum and Project Study	
Education Elective	3	on Cooperatives	3
Cooperative Elective	3	Cooperative Electives	3
		Cooperative Elective	3
	<u>18</u>		<u>18</u>

ELECTIVES

Education Electives:

Principles of Teaching
 Methods of Teaching Distrib.
 Education Subjects
 Education Thoughts & Practices
 Foundation of Education System
 Principles of Guidance
 Observation and Participation
 Measurement and Evaluation
 Education Psychology

Cooperative Electives:

Service Cooperatives
 Producers' Cooperatives
 Housing Cooperatives
 Marketing Cooperatives
 Transport Cooperatives
 Cooperative Insurance
 Seminar on Coop. Problems
 Auditing for Cooperative
 Consumers' Cooperative
 Electric Cooperatives
 Irrigation Cooperatives

DISTRIBUTION OF UNITS BY SUBJECT AREA

Languages

Business Communication I	3	Units	
Business Communication II	3	"	
Effective Speech	3	"	
Bus. Correspondence & Report Writing	3	"	
Elementary Spanish I	3	"	
Elementary Spanish II	3	"	
Intermediate Spanish I	3	"	
Intermediate Spanish II	3	"	
	<u>3</u>		24 units

Mathematics

Applied Business Math. I	3	Units	
Applied Business Math. II	3	"	
Applied Bus. Statistics	<u>3</u>	"	9 units

Social Science

Sociology	3	Units	
General Psychology	3	"	
Personnel Development & Human Relations	3	"	
Current Social Problems	3	"	
Logic	3	"	
Philippine Constitution & Government	3	"	
Mga Katha ni Rizal	<u>3</u>	"	21 units

Education

3 Electives			9 units
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Basic Business Subjects

Princ. of Financial Accounting, P-1	6	units	
Prin. of Marketing	3	"	
Prin. of Salesmanship	3	"	
Elementary Typewriting P - 1	3	"	
Principles of Financial Accounting P - 2	6	"	
Prin. of Retail Merchandising	3	"	
Elementary Typewriting, P-2	3	"	
Principles of Economics	3	"	
Obligations and Contracts	3	"	
Bus. Operations and Procedures	3	"	
Sales Promotion	3	"	
Money and Banking	3	"	
Applied Business Law	3	"	
Group Dynamics & Decision Making	3	"	
Research Methods & Techniques	3	"	
Quantitative Methods in Business	3	"	
Personnel Management	<u>3</u>		57 units

Technical/Specialized

Cooperative & Agrarian Reform	3	Units	
Coop. Development, Org. and Management	3	"	
Tech. of Coop. Education and Leadership	3	"	
Coop. Laws, Labor and Social Legislations	3	"	
Credit Unions and Coop. Banking	3	"	
Coop. Acctg. Systems and Procedures	3	"	
Practicum and Project Study on Cooperatives	3	"	
3 Electives	<u>9</u>	"	30 units

TOTAL 150 units
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Cooperatives and Agrarian Reform - 3 units

(Pre-requisite to all disciplines on cooperatives)

Early forms of cooperation; nature and characteristics of cooperatives; the principles and practices of cooperatives; the facets of cooperatives administration as contained in P.D. 175 and LOI 23; P.D. 27 - "Emancipation of the Tenant Decree" and other related Presidential Decrees and Letters of Implementation of the Agrarian Reform Program.

Cooperative Development, Organizations and Management - 3 units

(Pre-requisite to all disciplines on cooperatives, except Cooperative and Agrarian Reform)

An overview of the cooperatives development program; its premises and institutional elements; organizational requirements and structure; the internal management aspects of a cooperative enterprises, as they relate to general management principles and practices.

Techniques of Coop. Education and Leadership - 3 units

Principles and techniques of teaching and learning, with special emphasis on adult education; use of visual aids and devices; curriculum development for seminars; leadership training and conference leading.

Cooperative Laws, Labor and Social Legislations - 3 units

Past and present laws on cooperatives: DLGCD Implementing memoranda, circulars and directives; labor laws, social security laws and regulations as well as those governing the Medicare and cooperative insurance, as they affect cooperatives and the members thereof.

Credit Unions and Cooperative Banking - 3 units

The organization, structure and management of a credit union and that of a cooperative bank; the development of a credit union into a cooperative bank, banking laws, principles and practices; Central Bank rules and regulations governing cooperative rural banking operations.

Cooperative Accounting Systems and Procedures - 3 units

(Pre-requisites: Prin. of Financial Acctg. P-1 and P-2)

Accounting systems for credit unions, industrial cooperatives; agricultural cooperatives, transport cooperatives, consumers' cooperatives, service cooperatives and other forms of cooperative enterprises; preparation of flow charts and business forms.

Practicum and Project Study on Cooperatives - 3 units

On-the-job training in cooperative enterprises; preparation of project studies for cooperative organization; analysis and evaluation of project and feasibility studies.

Service Cooperatives - 3 units

The organization and operation of Retailers' Service Cooperative an electric service cooperative as well as other service cooperatives of professionals and business

operators; review of the management procedures and control systems applicable to service cooperatives.

Producers' Cooperatives - 3 units

The organization and management of agricultural cooperatives; the Samahang Nasyon and its development into a Kilusang Bayan; the organization and management of the individual as well as the factory type of industrial cooperatives; review of the management and accounting procedures and control systems applicable to producers' cooperatives; government rules and regulations affecting industrial and agricultural production.

Housing Cooperatives - 3 units

The techniques of organizing, financing and operating a housing cooperatives; its internal system and controls; government rules and regulations governing housing projects and related matters.

Marketing Cooperatives - 3 units

Review of marketing principles and practices; the organization and operation of Area Marketing Cooperatives, import and export procedures; government regulations affecting marketing of industrial as well as agricultural products.

Consumers' Cooperatives - 3 units

The organization and management of the superpalengke, as a super-market enterprise, as a marketing arm of primary cooperatives and as a service arm of its members, review of retailing principles and practices.

Transport Cooperatives - 3 units

The organization and management of transport cooperatives; government rules and regulations governing operations of public utility vehicles; control systems and procedures; study of the operation of existing transport cooperatives.

Cooperative Insurance - 3 units

The operation of the Cooperative Insurance System of the Philippines (CISP); the types of insurance coverage offered; laws and related rules and regulations governing insurance management.

Auditing for Cooperatives - 3 units

- (Pre-requisites: 1. Prin. of Financial Acctg. P-1 & P-1 & P-2)
2. Coop. Accounting Systems & Procedures)

Basic auditing principles, techniques and procedures; on-the-job training in the audit of cooperative enterprises.

Seminar on Cooperative Problems - 3 units

Pre-requisites: All the specifically prescribed disciplines on cooperatives in the curriculum).

Problems on the organization, financing and general management of the various types of cooperatives; an analysis and evaluation of existing rules and regulations governing cooperative enterprises.

APPENDIX " B "

Textbooks & Resource Materials

1. Capitalism, Cooperation & Communism - Kress, A.
2. Farmers in Business - Knapp, J.
3. Agricultural Coops - Jewett, A.
4. Philippine Cooperatives, Organization & Management - Gragasin, J.
5. Philippine Coops - Introduction to Coops - Danlag, D.
6. Comparative Economics Systems, Capitalism, Socialism, Communism, Fascism, Cooperation - Loucks, W.
7. Cooperative Principles & Practice, Progress & Problems - Mabbun, P.
8. Samahang Nayon - A New Concept - Sacay, O.
9. Cooperation - Schneidelem, Ed.
10. Consumers Cooperative - Sounichsen
11. Group Learning Manual for Credit Union Organizers - A. Mercado
12. Credit Union Theory and Practice - J. Dublin
13. Economics of Cooperative Enterprises - F. Helm
14. Cooperation the Key to Progress - B. Coutinho
15. Masters of their Own Destiny - M. Coady
16. Cooperative Management and Administration - ILO Publication
17. Agricultural Cooperation - Abrahamsen and Scroggs
18. The Economics of Credit Unions - J. Croteau
19. The Credit Union Dynamics - F. Kent
20. Cooperation - ILO Publication
21. Presidential Decree 175, Letter of Implementation 23
22. Forms of Settlement - E. Orni
23. The Role of Cooperatives in Agricultural Development - An International Cooperative Alliance Report (Afro-Asia Rural Reconst. Organ.)
24. Cooperative Democracy - through Voluntary Association to the People As Consumers - J/P. Warbaase
25. Farmers Cooperative in Sweden - Ake Gullander
26. Agricultural Cooperatives and Markets in Developing Countries - Anshel, Brannon, Smith

27. Rural Progress through Cooperatives - U.N. Development of ECO Affairs
28. Cooperatives - Gerardo Sioat
29. "The Samahang Nayon" - New Concept of Cooperatives Development - O.J. Sacay
30. "Cooperative Today and Tomorrow" - Roy
31. Handbook on Agrarian Reforms, Economics and Taxation - Prof. J. Nolleto
32. Economics for High Schools Vol. 2 - Celeste, Capino, Ella
33. Cooperative and Community Development - Alex Brillantes
34. Financing Cooperatives; Spotlight on Credit Cooperative --
35. Knowing Cooperative; Spotlight on Credit Cooperative - A Brillantes
36. Leadership in Cooperative; Spotlight on Credit Cooperative - Alex Brillantes and Marie Engracia
37. Managing Cooperative; Spotlight on Credit Cooperatives - Alex Brillantes and Marie Engracia
38. Operating Cooperatives; Spotlight on Credit Cooperative - Alex Brillantes and Marie Engracia
39. Simple Accounting for Cooperative; Spotlight on Credit Cooperative - Alex Brillantes and Marie Engracia
40. Understanding Cooperatives; Spotlight on Credit Cooperative - Alex Brillantes and Marie Engracia
41. Cooperative Occupational Education - Ralph Mason
42. Cooperative Extension Work - Lincoln D. Kelsey
43. Cooperative Marketing for Agricultural Products - Margaret Digby
44. Cooperatives: Principles and Practices - Lino D. Onagan, Simangan and Esguerra
45. Samahang Nayon - Egmidio L. Balmares
46. Cooperative and Business Enterprise - Martina A. Abrahamsen, McGraw-Hill Book Company, New York
47. Cooperative, 1975 Edition - J. Nolleto
48. Applied Economics - Dodd, James
49. Economics - Lipsey, Richard
50. Executive Action in Marketing - Oxenfeldt, Alfred
51. Retailing: Principles and Methods - Duncan, Delbert
52. Problems in Retailing - McNair, Malcolm
53. Intro To Business - Sielaff, Theodore J.

54. Philippine Economics - A. Castillo
55. Introductory Economics - R. Wybstra
56. Economics and Development - Sicat
57. Philippine Socio-Economic Problems - J. Montemayor
58. Economics - Hailstones and Dodd
59. Agrarian Reform, Cooperatives and Taxation - R. Aralar
60. Cooperative in Philippine Setting - Gragadin
61. Materials from the Cooperative Administration Office (CAO)
62. UN Cooperative Thrift, Credit and Marketing in Economically Underdeveloped Countries - FAO
63. Materials from the Bureau of Cooperatives - DLGCD
64. Teaching Manual on Samahang Nayon - DLGCD
65. Philippine DLGCD Cooperative Development Strategy for Rural Development
66. The Credit Union Challenge - S. Manongdo
67. New Approach to Agricultural Credit - FAO
68. Agricultural Credit Through Co-operatives and other Institutions - FAO
9. Emancipation of Tenants Decree - Perfecto V. Fernandez
70. **Important Documents on Cooperative Development - DLGCD**
71. Cooperatives: A Direction for Progress - Sanchez, Reyes, Maramba-Ceballos
72. Selected Readings on Cooperatives - PLDT Employees Cooperative Credit Association, Inc.

AGRICULTURAL CREDIT AND COOPERATIVES INSTITUTE
Its Programs and Plans on Cooperative Education*

INTRODUCTION

The Agricultural Credit and Cooperatives Institute (ACCI) stands as a commitment to the continuing concern for development of cooperatives in the Philippines as well as in the Far East. The ACCI was a creation not just of the Philippine government. The collective thoughts of the representatives from Cambodia, Indonesia, Japan, Philippines, South Vietnam, Taiwan and Thailand in the First Far East Agricultural Credit Workshop held in Baguio City on June 1-14, 1956 recommended the establishment of a "Far East Agricultural Credit and Cooperatives Training Institute". On April 23, 1960, the ACCI was formally unfolded at the College of Agriculture, University of the Philippines at Los Baños.

The Institute has been established primarily as a Southeast Asian regional center for the training of officials and employees of government agencies dealing with the promotion and supervision of agricultural credit and cooperative institutions, and of leaders and personnel of credit and cooperative organizations; for the holding of seminars and workshops to discuss operations, management and problems of these organizations; for the conduct of scientific research specifically directed toward solving

*Paper prepared for the Technical Meeting on the Teaching of Cooperation in Schools and Colleges, Asian Institute of Tourism, U. P. Diliman, Quezon City, March 7-9, 1979.

current problems of credit and cooperative agencies and organizations; and for providing extension services, including advisory and consultatory services to cooperative and credit organizations.

Specifically, the fundamental objectives of the Institute are:

1. To encourage and assist government agencies and private organizations in the Philippines and the South-East Asia in the accomplishment of their programs by:
 - a. Conducting training courses, seminars and workshops for groups of persons as requested by government agencies and private organizations. These training courses may be held at the headquarters of the Institute, or at such locations as may be appropriate;
 - b. Training officials of government agencies and private organizations in the conduct of training programs, especially in the use of instructional materials prepared with the assistance of the Institute;
 - c. Conducting research activities specifically directed toward solving current management problems in the field of agricultural economics. Special emphasis shall be given to policy problems in developing successful programs for providing short, intermediate and long-term credit to small farmers and their organizations;

- d. Preparing informational and educational materials, subject courses and training aids for use in the conduct of specific training programs. These services may be provided for staff members of government agencies and private organizations which request assistance, including cooperative organizations and officials and members of these associations. Also, within the limits of the Institute's financial resources it may make informational, educational, and training materials available for public distribution;
 - e. Implementing any training programs that involve activities within the scope of the Institute's objectives.
2. To assist the University of the Philippines in developing a curriculum in the fields of cooperative education and agricultural credit; and the management of agricultural organizations especially cooperatives and federations of these associations, the marketing of agricultural produce; the management of small farm units; and the development of small industries utilizing agricultural produce and by-products of such produce.
 3. To provide special training courses, seminars, and workshops for students and for employees and officials of credit and cooperative organizations from other countries in South-East Asia region.

To create a pool from which agricultural credit agencies, cooperatives, and related agricultural organizations may draw adequately trained personnel, to assist these agencies in the pre-service and in-service training of their officials and employees, and to help them solve their problems through research and extension services - these are the goals to which the activities of the Agricultural Credit and Cooperatives Institute are directed.

ACHIEVEMENTS

The ACCI has extended its services to various institutions both in the government as well as the private sector. Among the government clientele that ACCI has served either in the field of training, research and consultancy are the Central Bank of the Philippines, the Philippine National Bank, Development Bank of the Philippines, the Agricultural Credit Administration, the National Economic and Development Authority, the Ministry of Agriculture, the Ministry of Local Government and Community Development and the Ministry of Agrarian Reform, to name a few.

For the private sector ACCI has done its share in conducting training programs for officers and members of private organizations and cooperative societies in relation to the development of cooperatives.

The call for rural or countryside development by the national leadership made the existence of ACCI more relevant. The pioneering

lessons of the supervised credit action-research project conducted jointly with the Development Bank of the Philippines and research outputs in cooperatives became the foundation of the Masagana 99 program as well as the development of the new cooperatives program. As the only academic institution for research and training on cooperatives and agricultural credit the ACCI plays a vital role in the field of instruction, research and extension.

During the first years (1977-78) of the New Cooperatives Development Program, the Institute has been fully occupied in the intensive monitoring of the program implementation. This was made possible through a research grant from the International Development Research Centre (IDRC) of Canada.

Presently, the Institute is engaged in several research activities like the evaluation of Cooperative Rural Banks and a study on membership education among secondary cooperatives. A priority research project is currently being implemented to evaluate the new cooperative marketing program of the Philippines.

Alongside with our research function, training has always been a mainstay program of the Institute. As the Philippines' apex training center on cooperatives it has commitment to conduct training courses for cooperative personnel such as managers, bookkeepers, secretary-

treasurers, members of the board of directors, committee members, voluntary leaders and members as well. Also, a number of cooperative extension workers and field technicians of the government have either come for pre-service or in-service training sessions.

Committed not only for the interest of the Philippines, the ACCI has opened its doors to other countries like Bangladesh, India, Vietnam and the United States. Third country participants were mostly under the auspices of the USAID.

Details on the major training courses and researches/studies undertaken are shown in Appendices A and B.

PROGRAM AREAS

There are four major program areas of the Institute as follows:

Institutional Development Program. This program area includes training, outreach program and consultancy services geared towards the articulated needs along member education and management professionalization of credit and cooperative institutions. Fresh orientations and attitudes and new technologies and skills are introduced to the participating cooperators for them to better administer their functions. Such program seeks to explore, maintain and strengthen the tie-up activities of the Institute with other government and private agencies.

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Information Development and Dissemination Program. This is designed to systematize the gathering, packaging and dissemination of information, either textual or statistical, to all agencies involved in countryside development in general and credit and cooperatives in particular. Compilation of available data and research findings as well as manualization and popularization of technical information will be undertaken for purposes of instruction, training, research, extension, program planning, and policy making.

Program Evaluation. This program deals with the currency of programs or projects to come up with measurements of impact and status of implementation and other aspects of programs on credit and cooperatives.

Policy Analysis Program. This is designed to operationalize the Institute's service role to policy makers, premised on the need for timeliness, relevance and objectivity, in relation to the fundamental policy of the state in fostering the creation and growth of cooperatives as a means of increasing the income and purchasing power of the low-income sector of the population in order to attain an equitable distribution of income and wealth.

PLANS FOR 1980

As the Philippines is trying to integrate cooperatives into the mainstream of our educational system, the ACCI has actively participated in the pioneering work with the Ministry of Education and Culture and the Bureau of Cooperatives Development. But beyond this task of assisting the said agencies, a bigger task is awaiting ACCI in professionalizing and institutionalizing cooperatives. Through the Department of Agrarian and Cooperatives Studies of the newly established College of Development Economics and Management, a masteral course in cooperative education and cooperative management shall be offered to fill in the need of the growing number of professionals like teachers, executives and middle management personnel of cooperative societies and the government bureaucracy.

Instruction. Academic programs such as Master of Professional Studies and Diploma Course attempt to provide an answer to the present demand for trained manpower to teach cooperatives and man the cooperative movement. Cooperative education and management have to be professionalized.

a. Objectives:

1. To equip the participants with the basic understanding of cooperatives as social and economic institutions to improve or to enhance their professional competence;

2. To provide a mechanism for participants' conceptualization, formulation, operation and evaluation of programs in cooperatives;
3. To develop skills in cooperative education and management.

b. Admission Requirements:

The course is intended for personnel of both public and private institutions involved in the organization and management of cooperatives.

The candidate for the program should:

1. Be at least a bachelor's degree holder from a recognized school, college or university. Background in business, economics, and in other related social science will be of help to the candidate in meeting the requirements of the course;
2. Be at least 21 but not more than 40 years old (age requirement may be waived for nominees whose experience in the cooperative business exceeds 2 years or apparent potential involvement in cooperative education and management);
3. Be of good health as certified by the UP Health Service, or by a reputed health service.

c. Program Requirements

1. The Diploma Program

The Diploma program shall be administered by the Graduate School at the UPLB, and shall require:

Program of Study. A total of 26 units or course work and two months of practicum are required for the degree, 66% of which are at the 200 level.

Grade Requirement. To earn graduate credit for a course taken, a student must obtain a grade of at least "2.0" and to qualify for the degree, a student must have at least a weighted average grade of "2.0" for all courses taken under the plan of study. Deficiency in grade requirement may, however, be satisfied by taking as many courses as necessary to obtain a weighted average grade of "2.0", provided that the plan of study is revised accordingly. In no case, shall a student be allowed to enroll undergraduate courses more than 50% of the total course enrolled.

Comprehensive Examination. A comprehensive oral examination is required after satisfactory completion of the plan of study. This shall be taken after the end of the second semester or prior to the conduct of the field practicum. A written examination shall be given to a student with unsatisfactory performance in the oral examination. In no case,

however, shall a student be allowed to take more than two oral examinations. Failure to pass the second examination shall bar the student from earning the degree.

Time limit. Students are expected to satisfy the degree requirements in two school year. However, an extension of residence for another year to earn the degree may be allowed upon the recommendation of the program study committee. Leave of absence shall be included in counting the time of completing the degree requirements.

2. Master of Professional Studies (MPS)

The MPS program major in cooperative management/cooperative education shall be administered by the Graduate School of UPLB, and shall require:

Program of Study. A total of 36 units of course work and two months of practicum are required for the degree with a minimum of at least 24 units on the 200 level and not more than 12 units in the major below 200 level. At least 21 units of the course work shall be the major field and at least 15 units in related or supportive fields.

Grade Requirement. To earn graduate credit for a course taken, a student must obtain a grade of at least "2.0" and to qualify for the degree, a student must have at least weighted

average grade of "2.0", provided that the plan of study is revised accordingly. In no case, shall a student be allowed to enroll undergraduate courses more than 50% of the total courses enrolled.

Comprehensive Examination. A comprehensive oral examination is required after satisfactory completion of the plan of study. This shall be taken after the end of the second semester or prior to the conduct of the field practicum. A written examination shall be given to a student with unsatisfactory performance in the oral examination. In no case, however, shall a student be allowed to take more than two oral examinations. Failure to pass the second examination shall bar the student from earning the degree.

Time Limit. Students are expected to satisfy the degree requirements in five-school years. However, an extension of residence for another year to earn the degree may be allowed upon the recommendation of the program study committee.

d. **Course Description**

The courses are designed to provide the candidates with a good grasp of cooperative thought, business and economic principles, as well as the social and economic implications

of cooperatives, Since it is a social institution, a business unit, and a means to promote social and economic progress, emphasis is placed on the social and economic courses of study.

e. Foundation Courses

Cooperative Theory and Comparative Cooperatives Development

Philosophical foundation and evolution of cooperative principles and practices, their application to the different types of cooperatives in a free enterprise economy; analysis of various approaches to cooperatives development in developed and developing economies with emphasis on the Philippine experience.

Credit: 3 units

Development Perspectives

Analysis of basic development concepts and premises.

Credit: 3 units

Agrarian Systems

Componential analysis of agrarian systems, structures, institutions and processes in agrarian societies.

Credit: 3 units

Cooperative Organization and Management

Analysis of elements of management, cooperative structure, organizational relationship, problems of cooperative enterprises,

techniques and approaches in the promotion of cooperative ideals' membership relations and relation of cooperatives with other sector; case studies in management of cooperative enterprises.

3 hours a week

Credit: 3 units

Sociology in Cooperation

Analysis of cooperation as social process and as a factor in social change; sociological significance of cooperatives as institutional support in rural development.

3 hours a week

Credit: 3 units

Social Dynamics in Agrarian Reform

Study of the interplay of social forces in agrarian reform

Credit: 3 units

Cooperative Education

Concepts, design, strategies and operations of effective programs and services on cooperative education and communication management of training centers and evaluation of training activities.

3 hours a week

Credit: 3 units

f. Specialization Courses**Cooperative Legislation**

Analysis of cooperative laws both here and abroad other laws affecting cooperative enterprises.

3 hours a week

Credit: 3 units

Cooperative Accounting and Auditing

Use of accounting and auditing concepts and practices for managerial planning and control.

3 hours a week

Credit: 3 units

Cooperative Marketing

Analysis of elements, functions and types of market; approaches and strategies in cooperative marketing here and abroad; case studies in marketing.

3 hours a week

Credit: 3 units

Cooperatives Finance

Methods of financing cooperative enterprises; planning and management of financial resources of cooperatives.

2 hours a week

Credit: 2 units

Seminar in Cooperatives

Issues, problems, research findings, policies, etc.
related to cooperatives development.

3 hours a week

Credit: 3 units

Practicum

After completion of 36 units of course work and passing the comprehensive examination, the participant will undertake two months of full-time exposure to the operations of a cooperative enterprise or institution. Arrangement for the attachment of a student to a cooperative will be done by the College and an outline of activities shall be prepared for each participant's guidance. At the end of the exposure, the participant shall submit a written report on the progress of his field practicum and shall present the report in a seminar.

Concepts and Dynamics of Management

Principles and techniques of managing organizations,
analysis of actual management problems and situations.

3 hours a week

Credit: 3 units

**Principles of Human Relations and Organizational Behavior
in Business**

Concepts and principles of human behavior in business organizations and integration of social sciences as they affect people at work.

3 hours a week

Credit: 3 units

Introduction to Marketing Management

Analysis of marketing opportunities and problems in the various types of business endeavors with application to agribusiness enterprises; marketing planning and strategy formulation, implementations and control.

3 hours a week

Credit: 3 units

Special Problems in Agribusiness

Case studies of agribusiness firms and enterprises.

Credit: 1-3 units

Intermediate Macroeconomic Theory

Analysis of macroeconomic principles relating aggregate and employment; products and money markets.

3 hours a week

Credit: 3 units

Intermediate Microeconomic Theory

Analysis of microeconomic principles relating to behavior of the consumer; firms and industry allocation of resources.

3 hours a week

Credit: 3 units

Educational Theories and Principles

Significant theories and principles of educational philosophers and their implications to agricultural education in the Philippines.

3 hours a week

Credit: 3 units

Advanced Educational Psychology

Psychological theories and principles underlying the learning processes.

3 hours a week

Credit: 3 units

Research. The planned research activities of the Institute for both credit and cooperatives can be categorized into three levels, namely: farm, institutional, and macro level research.

The following is the line-up of planned research projects:

1. Financial Infrastructure in Less Developed Regions
2. Philippine Farm Credit Panel

3. **Resource Productivities in Rice Production in the Philippines:
Implications on Financing Policies**
4. **Organization and Operation of the Laguna Cooperative Union
for Audit and Cooperatives Education**
5. **Irrigators' Associations Management Assistance Program**
6. **Rural Consumers' Coops in the Philippines: Evaluation and
Development of Base Line Data for Performance Evaluation**
7. **Profitability Structure of Selected Financial Institutions
Serving Agriculture**
8. **Case Study on Usury in the Rural Area**
9. **Case Study on the Cooperative Rural Bank of Bukidnon and
Other Cooperative Rural Banks**
10. **Evolving Curriculum Guides in Cooperative Education for
Elementary and Secondary Schools**
11. **Case Studies of Viable Area Marketing Cooperatives in the
Philippines**
12. **Integrated Credit Delivery System**

Training/Extension. The plan is to offer regular short-term courses for the management staff of both cooperatives and credit organizations. In the past and at present the Institute just react to training requests made by these organizations. The idea is to offer these short-term courses at certain period of the year regularly.

Concluding Remarks

Cooperation as an ideology may be pithily described as follows:

"Cooperative touches no man's fortune, it seeks no plunder, it causes no disturbance in society, it gives no trouble to statesman, it enters into no secret associations, it contemplates no violence, it subverts no order, it envies no dignity, it asks no favor, it keeps no terms with the idle and it will break no faith with the industrious. It means self-help, self-dependence, and such share of the competence as labor, skill or thought can win and this it intends to have."

Interfaced with the noble and dynamic objectives of cooperatives, the urgency of cooperative education and training is underscored. A high premium is placed on the increased level of understanding and enlightenment of every member and on the proficiency and competence of management employees in their individual functions in the cooperative.

As the development of cooperatives in the Philippines marches on, the ACCI commits itself as a constant partner to provide its expertise on instruction, research and extension.

Source of Fund**B. Cooperatives**Research Project

1. Evaluation of the Operations of 25 Farmers Barrio Cooperatives (FBCs) in Area I, Nueva Ecija / ACCI-DLGCD
2. Research and Evaluation of the New Cooperatives Development Program in the Philippines ACCI-DLGCD-IDRC

Phase I: Initial Studies Related with the Organization of Barrio Associations

Study I - Benchmark Socio-Economic Survey of Prospective Barrio Associations.

Study 2 - Verification and Evaluation of the Activities of Field Program Implementors in the Organizational Phase of the Barrio Associations.

Study 3 - Survey of the Status of the Barrio Associations.

Phase II: Evaluation of the Development of Barrio Associations

Study I - Evaluation of the Management Training for officers of the Barrio Associations.

Study 2 - Evaluation of the Training for Barrio Association Members on Technical Agriculture, Cooperatives and Management .

Study 3 - Evaluation of the Technical Training for Agricultural Counsellors.

APPENDIX A

LIST OF MAJOR TRAINING COURSES

<u>Participants Involved</u>	<u>Duration of Training</u>
1. Cooperatives Personnel	
1.1 Managers	8-12 weeks
1.2 Secretary-Treasurers	2-4 weeks
1.3 Bookkeepers	2-3 weeks
1.4 Warehousemen	3 weeks
1.5 Directors	1-2 weeks
1.6 Committee Members	1-2 weeks
1.7 Voluntary Leaders	1-4 weeks
2. Government Officials	
2.1 Agricultural Coop Development Officers	6 months
2.2 Philippine National Bank (PNB) Farm Credit Supervisors	1 month
2.3 Central Bank of the Philippines (CBP) Farm Technicians	1 month
2.4 Development Bank of the Philippines (DBP) Project Evaluators	2 months
2.5 DBP Loan Appraisers	2 months
2.6 Department of Education and Culture (DEC) Farm Credit Supervisors	1 month
3. Personnel from other Institutions	
3.1 Rural Bankers	1 week
3.2 Sugar Industry Foundation, Inc. (SIFI) Treasurers	2 weeks
3.3 Samahang Nayon Trainers	2 weeks
4. Third Country Participants*	
4.1 Staff of Training Institutions	
4.2 Officials and Non-officials of Cooperatives and Credit Organizations	
4.3 Graduate Students of Foreign Universities and Colleagues	

*Duration is dependent upon the request of the country concerned.

APPENDIX B

LIST OF MAJOR RESEARCHES/STUDIES

A. Agricultural Credit/Cooperative Credit

<u>Research Project</u>	<u>Source of Fund</u>
1. An Economic Evaluation of a Decade of Rural Banking in the Philippines in Relation to the Development of Agriculture	Central Bank of the Philippines
2. Demand for Medium and Long Term Agricultural Credit for Small Farmers	Central Bank of the Philippines
3. A Case Study of the Effects of Supervised Credit on Farm Business Among Selected Farmer-Borrowers Served by the Legaspi Branch of the Development Bank of the Philippines	Development Bank of the Philippines - ACCI
4. An Economic Evaluation of the Agricultural Guarantee Loan Fund	Central Bank of the Philippines
5. An Economic Evaluation of the Central Bank of the Philippines-IBRD Farm Mechanization Development Program	Central Bank of the Philippines
6. An Economic Evaluation of the Agricultural Cooperative Production Credit Program Using USAID-NEC Funds	Agricultural Credit Administration - USAID - ACCI
7. Agricultural Credit in the Philippines: A Case Study	ACCI - UN - FAO
8. An Evaluation of the Pasture Lessee Program of the Development Bank of the Philippines	Philippine Council for Agriculture Resources Research (PCARR-ACCI-DBP)
9. The Impact of CB-IBRD Credit Program in the Philippines: A Critical Analysis	Central Bank of the Philippines

Study 4 - Socio-Economic Survey of Barrio Association Members and Non-Members.

Phase III: Measurement of the Impact of Samahang Nayon Development Program

Study 1 - Case Study Series of Most Outstanding Samahang Nayon and Inactive Samahang Nayon.

Study 2 - Terminal Socio-Economic Survey of Barrio Association Members and Non-Members.

Study 3 - Measurement of Changes in the Socio-Economic Conditions of Farmer-members and Non-members of Samahang Nayon.

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|---|------------------------|
| 3. Some Selected Aspects of Management of Irrigators' Associations in Four Provinces: A Philippine Case | ACCI - Ford Foundation |
| 4. Performance Evaluation of Cooperative Rural Bank of Nueva Ecija | ACCI-TBAC |
| 5. Research and Evaluation Program on the Cooperative Marketing Project of the Philippines (on-going) | ACCI-MLGCD |
| 6. Studies on the Factors Determining Institutional Effectiveness and Viability (on-going) | ACCI-PCARR |
| 7. Studies on Member-Participation and Business Operation of Three Cooperatives (on-going) | ACCI-NSDB |

INTERNATIONAL COOPERATIVE ALLIANCE
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SCHOOL COOPERATIVES AND COOPERATIVE
YOUTH WORK IN DIFFERENT COUNTRIES

by: Dharm Vir, Ph. d.
Joint Director (Education)

Introduction:

It is often said that a cooperative society is a form of organization wherein persons voluntarily associate together as human beings, on a basis of equality, for the promotion of their economic interest. It means that a cooperative society is a democratic organization of members for the members and by the members.

"The establishment and growth of co-operatives should be regarded as one of the important instruments for economic, social and cultural development as well as human advancement in developing countries." ^{1/} Cooperative education and training are essential to the implementation of any policy to encourage, promote and develop efficient and viable co-operative societies. Formation of Students' Cooperatives in Schools & Colleges is one of the effective means of cooperative education.

Realising the educational value of students' cooperatives the National Congress on School Cooperation in France accepted the following definition in 1948.

^{1/} Recommendation No. 127, passed at the 50th session of the International Labour Conference, 1966, concerning the Role of Cooperatives in the Economic and Social Development of Developing Countries.

"In public educational establishments, school cooperatives are societies of students, established for the purpose of joint activity and administered by the members with the assistance of their teachers."

"Inspired by a belief of human progress, the cooperatives aim at promoting the moral, the civic and intellectual education of the associates through the latter's management of each society and the work they do therein."

Students' Cooperatives

In case of students' cooperatives, they should essentially belong to the student members. The teachers should, however, act as friends, philosophers and guides to the students in their cooperative ventures. As the student population is changing from year to year, they are expected to see that the changes in the managing committee of the society are smooth. As a cooperative society is a business organisation, it should be economically viable. To increase its business as society can admit teachers, other school staff as members or associate members. Such a practice of having teachers as members is followed in the school cooperatives of Japan, India, Ceylon, Pakistan and Thailand. It may be noted that in some countries there are students' cooperatives registered by cooperative departments, whereas in other countries they are run as a part of school projects.

1. Economic Significance

The student population has limited resources at their disposal. The adolescent group of students generally has high sense of self-

respect and strong propensity for economic independence. They are by nature energetic and idealistic. However, under the present pressure of so-called modernisation and commercialisation, they find themselves helpless and run after new fashions, thus incur more expenses on their 'living' and education. A cooperative society can attract them to the idea of economising in their extravagant expenses and making savings. They can also be given an opportunity to do some productive work. In this way young students can achieve increasing economic independence and decrease their dependence of their parents. Poor students can work in students' cooperatives and have some income.

In advanced countries such as Canada and the U.S.A. the students are running cooperative hostels and supply stores and thus economising in their expenses during their student career.

2. Educational Value:

Students can learn in a functional way, elementary accountancy, business management, economics, cooperation and other technical subjects by working in students' cooperatives.

School cooperatives also develop the sense of solidarity and of deepening ties of friendship with youth from other countries. This is expressed on the occasions, such as International Cooperative Day celebrations. These ties are strengthened by visits of young cooperators to other countries, pen-friendships among them and may result in a common welfare project.

They can develop habit of thrift and savings and learn to buy their requirements efficiently. By working as office bearers in students' cooperative talented boys and girls can develop leadership qualities and team spirit. They can be made more constructive, democratic and disciplined. Through the process of self-help and mutual help they can be made socially conscious. The students be taught, through cooperatives, the real difference between private enterprise, state enterprise and the cooperative system.

A cooperative project in the school can be an effective antidote to individual competitive activities in our schools. In a cooperative project both teachers and students can be involved. Cooperation should, therefore, be made an important part of school curriculum.

3. Social and Moral Value:

Through efficient cooperatives, students can do good social service. The profit of the society can be used in helping poor children, providing common services for the school community or to the locality concerned.

After World War I, School of Cooperatives (in France) earned good surplus through supply and production business. This surplus was used for equipping and decorating local schools. In this way, students did social service through school cooperatives. They also imbibed the moral value each for all and all for each through such cooperative efforts.

4. Cooperative Value:

Cooperation being a social movement should be able to preserve, develop and reproduce itself. This cannot be done unless young people are involved in it. If the students learn to organise cooperatives for their own service, they will later on run larger cooperatives and provide fresh and dynamic leadership to cooperative movement. Members may come and members go, but cooperatives should go on with the help of fresh blood i.e. younger generation. The results of surveys conducted in France showed that most of the former student cooperators become good adult cooperators. Very often those who worked as chairman or secretaries of students' cooperatives later on held responsible positions in cooperatives proper.

SITUATION IN DIFFERENT COUNTRIES: The author is not aware of any international survey conducted recently on students' cooperatives. However, according to a survey conducted in 1955, there were 26 countries in the world having students' cooperatives. Another survey conducted in 1963-64 revealed that 8 countries of Asia had students' cooperatives in one form or the other. The student's cooperatives were first started in Europe in the last century, then in the U.S.A., Canada and other parts of the world. An account of such cooperatives and cooperative youth work done in some countries is given below.

Denmark - In sixties there were a few students' consumer cooperative store at the University of Aarhus/other places the stores had no business in text-books as the local book-sellers association did not allow rebate in retail prices. There were some students' hostels run on a cooperative basis. In 1962, a students' consumer cooperative store was started at the International Peoples' College, Lisinore. The author was glad to be associated with this venture, as its manager. Cooperation was taught as part of Agricultural Economics and of Danish History, in Danish Schools and folk high schools.

The Central Cooperative Committee of Denmark Coordinates the Cooperative educational work among youth, members and other groups. The cooperative wholesale society runs some educational courses for youth and young couples.

Sweden - The Public Relation Department and Education Sections of the Swedish Cooperative Union and Wholesale Society (K.F.) keep contacts with ^{youth} groups and youth organisations. The Brevskolan (The Swedish Correspondence Institute) and education sections of the Swedish Farmers Cooperative Federation run some educational courses for young farmers and other young groups. The Swedish popular journal called 'VI' periodically issued by K.F. includes the section on 'juniorline' for young people. In addition, VI Skolan of K.F. runs study circles, correspondence courses for members, young people and housewives. The Cooperative society of stockholm runs

some field shops (Camp-Konsum) to supply goods to young camper (young eagles). The campers cooperative groups some-times donate the surplus incurred for a social cause, e. g. to a cooperative fund called "Without Boundaries". The fund is used for cooperative education in developing countries.

The Swedish Cooperative Insurance Society (Folksam) sometimes runs special programme for young people. It conducted an interesting programme called 'Ideas for success' through a local newspaper.

United Kingdom - Cooperative Youth Movement has its headquarters at Standform Hall, Loughborough, Leicester.

The main objects of movement are (a) to provide a common framework for educational, social and recreational work with young people in the Cooperative Movement, (b) to assist the individual to develop, in fellowship with others his qualities of personality and to take his rightful place in a democratic community and (c) in particular to teach the social significance of cooperation as a way of living.

Membership to the Units of the Cooperative Youth Movement are open to boys and girls in three age-groups:

Cooperative Playways	7	-	10 years
Cooperative Pathfinders	11	-	14 years
Cooperative Youth	15	-	21 years

The International work of the Cooperative Youth Movement is undertaken by the membership of the International Federation of Young Cooperators and by close collaboration with the education sections of the International Cooperative Alliance.

France - There were some students' cooperatives active in rural areas for consumer supply and productive purpose in France. Such cooperatives became especially active after World War I and helped in furnishing, equipping and decorating local schools. Credit for launching school cooperative movement in France goes to Mr. B. Profit and educational administrator who found the need of self help and mutual help by the students to keep their schools going during the difficult days of the War.

The schools cooperatives in France are considered to be best developed in the world. In sixties, they numbered 25,000 comprising more than a million student members from the primary and the secondary schools. The members of the cooperative work together in making articles, such as toys, general utensils, embroidered and knitted pieces. They have also gardening and affor station of the nearby barren hills. Together they collect wild edible plants and fruits and medicinal plants, rubbish (scrap metal etc.) small edible animals, etc. They also breed small farmward animals like rabbits or pigeons. The goods thus collected or produced are sold and the profit is deposited into the cooperative fund. These cooperatives often undertake communal activities, such as giving theatrical productions and puppet shows.

These students' cooperatives are democratic organizations like other cooperatives. They are promoted and guided by the Central Office for School Cooperatives Paris. The Central Office helps to organize teaching of cooperative methods in public educational establishments and defending young cooperators in judicial proceedings if any should arise. It also arranges exchange visits for young cooperators and promote international collaboration by other means.

Cyprus - In Cyprus where the age group under 20 years accounts for more than half the population, the importance of Cooperative Education at this level cannot be over emphasized. And one of the ways the authorities in Cyprus are tackling this situation is that of forming school Cooperatives. Up to the end of 1966, 66,000 boys and girls belonging to 557 School Co-operatives had saved the equivalent of U.S. \$2 million. Yet in Cyprus, School Co-operatives are not registered. As everywhere else the problem arises of the legal incapacity of minors (up to 18 years of age) in most of the countries including Cyprus and again the law is silent on this point.

Poland - School co-operatives in Poland have a nearly seventy-year old tradition and are one of the most popular and mass organizations in schools. These cooperatives have been set up in over one-third of all primary schools in towns and countryside and in quite a large number of secondary and vocational schools. The support granted to them by school authorities and

cooperative organizations provides conditions facilitating the achievement of planned targets. Many teachers help in the implementation of these targets by their selfless work. Cooperation is also taught as one of the subjects in the vocational schools.

It is evident that the school Co-operatives in Poland tend towards a continuous development. In the school year 1967-68, the total number of school cooperatives was 10,678 in all the types of schools and the total membership was 1,123,250. In the decade from 1957 to 1968, the number of school cooperatives increased almost three times. Out of the total number of school cooperatives, there were 3,410 cooperatives in urban schools (31.9%) and 7,268 (68.1%) in rural schools as of the end of 1968. Despite considerable differences in the number of school cooperatives in towns and countryside, the number of their members was almost the same and amounted to 531,840 in towns and to 591,410 in villages.

Australia - The first Junior branch of the Credit Union to be established in Australia was set up in the Perth suburb of Myaree. With an original enrollment of fifteen, membership has now reached fifty-four. Membership is often to children and youth to the age of twenty-one years residing within the boundaries of Myaree. The group has almost complete autonomy in the conduct of their affairs, election of officers, receiving and recording of deposits and considering and recommending loan applications. The sole

restriction is on final loan approval which is reserved by the parent body. The progress of the group is being watched with keen interest by the Credit Union League of Western Australia.

Bangladesh - There are several school cooperatives in the country. The Bangladesh Jatiya Samabaya Union, which is the national body of the cooperative movement, promotes cooperation in schools. The essay on cooperation written by students are published by the Union from time to time.

India - In 1963-64, there were about 14,000 school cooperatives in India, with about 4 lakhs students and 26,000 teachers as members. They generally have functions of supply of stationery and text-books. There are a few thrift societies among students. Some students stores for example in Bombay, Madras, Rajasthan have extended their business of supply of scientific equipment, sports goods, grocery items, snacks, etc. Universities are actively engaged in promotion of cooperation among their students. Most of the cooperative training institutions run trainees' cooperatives.

The State Cooperative Union and the National Cooperative Union of India encourage students' cooperatives. The Committee for Cooperative Training (NCUI) organises debates and essay competition on cooperative subjects for students.

Malaysia - According to a survey conducted in 1955, there were 4 thrift and one poultry societies, being run by students' in Sarawak. At present, there is a consumer cooperative store and cooperative book store being successfully run by students of University of Malaya, under the guidance and inspiration of Prof. Ungku Aziz, the Vice-Chancellor.

In 1968-69, the Ministry of Education undertook a scheme of organizing school cooperatives in the Secondary Schools of the country. Some School Cooperatives have already been organized. In July-August 1969, a Cooperative Training Course for the Secondary School Teachers was organized jointly by the Cooperative College of Malaysia and Cooperative Union of Malaysia. The Course was held at the Cooperative College, Petaling Jaya with the assistance of International Co-operative Alliance, (ICA). Several cooperatives have already been organized under the scheme.

Pakistan - There are about 75 students supply societies functioning especially in the country. In Lahore a Central Cooperative Book Store Limited has been established to supply books to local cooperative societies.

Sri-Lanka - The country has wide net work of school cooperatives, which are registered and guided by the Registrar Cooperative Societies. The main objects of these societies are to encourage thrift and self help, retailing of school requisites and to educate members in coop-

erative principles and practices. In 1967, there were 2,035 school cooperatives with 2,34,544 members. These societies had Ceylonese Rs. 2.75 million as paid up share capital and most of them were running in profits.

Efforts are being made to strengthen the school cooperative movement. The National Cooperative Council of Sri Lanka is considering the possibility of introducing cooperation as a subject in the curriculum of secondary in the island.

Japan - In 1964-65, there were 93 students cooperative stores, with 390,000 students and 40,000 teachers as members. Their business turnover was about 38 million US\$.

In rural areas the school and local cooperatives have close and cordial relations. The students visit agricultural and other societies and many of them participate in cooperative youth activities. The Ie-No-Hikari Association of Japan publishes several books and periodicals for youth and children. These publications are very popular in rural areas.

U. S. A. - In 1955, there were 50 students' cooperative houses or hostels comprising 50,000 members. These cooperatives have been able to achieve substantial reductions in the living cost of their members.

There were about 50 cooperatives book stores functioning in 1955. They supplied new and second hand books, sports, goods, candy etc, to students.

The students' cooperatives which exist both in urban and rural areas are encouraged by educational authorities.

Canada - Canada also has students' house cooperatives and supply stores as in the U.S.A. A typical supply society is the student cooperative in the St. Xavier University, Antigonish. The society has about 500 student-members. It is also open to teachers. The society had Education Committee for member education. One per cent of the total turnover is credited to the education fund. It awards three scholarships of \$100 to needy students. In 1946 the students' cooperatives in the U.S.A. and Canada set up their federal organization - North American Students' Cooperative League.

In addition to countries mentioned above, countries such as Ivory Cost (Africa), Cost-Rica, Soviet Union, Belgium, Yugoslavia and Hungary have school Cooperative Movement. There is increasing activities at the international level among school cooperatives. There are international tours and exhibitions organized especially in European countries for young cooperators. In 1969, the Board of International Committee of School Cooperation had decided to hold an international exhibition at Paris. Objects produced by the members of school cooperatives in France and abroad were proposed to be shown in the exhibition.

Promotion of Cooperative Education Through Schools

Participating governments were asked to assist in cooperative training and education in the recommendations of the first Inter-American Conference on Cooperatives of the Organization of the American States (OAS). Specifically, governments were asked to (1) promote training of directors and administrators of co-ops; (2) intensify teaching of cooperation in schools (including teacher training); (3) promote study abroad with in-service training; and (4) give "top priority" to school cooperatives.

Cooperative Secondary School in Colombia

Encouraged by the success of their consumer and marketing cooperative, a group of cooperative members in the area of Cogua, Columbia, have combined their efforts to open a Colegio Cooperative, a secondary school which can accommodate 80 students. To enroll in the school, the student's father or mother must be a cooperative member, and must purchase a minimum of five shares in the coop. (There were no schools in the area offering more than five years of education.)

Local cooperators, with the help of the Colombian Rural Reconstruction Movement, raised 50,000 pesos to repair and equip an old building in the area for the school. The Colombian government is assigning a principal to the school, the first rural high school of its kind in the country. Such cooperative schools can be a source of inspiration and cooperative education for members and their school going children.

Conclusion:

The aim of education should be to develop individual personality to the maximum extent and to make more useful to their respective societies. Education has three learning types of functions which are to be discharged in a balanced manner. These functions are:

- a. Transmissive: transfer of knowledge.
- b. Adaptive: acquisition of skills, emotional adjustments, etc.
- c. Development: optimum growth of personality.

Educational functions should be discharge in democratic and cooperative atmosphere. Most of these functions can be covered through cooperative education for young people and by organizing students' or school cooperative among them. Realizing the educational, economic, social and cooperative value of school cooperatives, efforts are being made in different countries of the world to popularize them and practice cooperative methods in educational institutions.

Different countries have various types of school cooperatives and cooperative youth activities. These activities can be classified as follows:

- a) Hostel facilities,
- b) Supply of books, school stationary and consumer goods,
- c) Canteen facilities,

- d) Thrift and savings by students,
- e) Production or collection, of material and their sales,
- f) Gardening, afforestation,
- g) Recreation and other welfare work,
- h) Rearing of small animals, and their sales,
- i) Cultural and educational work.

Some of the above activities can profitably be undertaken by school of students' cooperatives in developing countries. In this connection, lessons can be drawn from the students cooperatives of France and Poland, where primary and secondary schools play a major role in organizing students' cooperatives to their great advantage. The students' cooperative hostels in USA and Canada also provide good models to be followed in other parts of the world.

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