

ICA 02650





TEACHER'S MANUAL
(Elementary)



BASIC COOPERATIVES
FOR STUDENTS

1

F O R E W O R D

"If you light another man's candle with your own, you have lost nothing of your own but you have increased your effectiveness."

ANON

The lines above hold true with a teacher-cooperator. By sharing his beliefs, his knowledge, and experience in Cooperatives to others, he gains the satisfaction of a job fulfilled. For like other people he has a dream, a dream to develop happy, secure, and satisfying life for all mankind. To him, the effective means is through Cooperative

The teacher-cooperator is the present day pioneer traversing a wilderness where poverty, scarcity, hate, war, and apathy abound. Filled with the Christian spirit of cooperation, he hopes that together with his fellowmen, he could surmount the great obstacles for a more meaningful and satisfying life for all mankind. Like the Rochdale pioneers, he will not be truly happy unless he shares with others, the cooperative spirit he has caught and believed in.

In his hope to help build a better world especially for the youth, the teacher-cooperator finds a dearth of cooperative materials in the field. There is a scarcity of tested Teaching Guides and textbooks needed if he has to help propagate the cooperative idea. It is to answer this need that this TEACHER'S MANUAL has been conceived. Available documentary materials and experiences of other teachers in the field have been utilized into advantage. We do not pretend to have achieved the last word in Cooperative Education. However, we hope that our initial and modest attempt will help lay the groundwork in the cooperative education of the youth. And from this, we also hope, that there will arise better teachers equipped with better methods for spreading the cooperative movement in the Philippines.



A C K N O W L E D G E M E N T

Cooperatives, it is said, are people working together. Many of this working-together people helped in putting up this TEACHER'S MANUAL for the teaching of Cooperatives to the elementary and high school students. Foremost among them are the following:

1. FUND FOR ASSISTANCE TO PRIVATE EDUCATION without whose financial assistance, the making of this Manual would not materialize.
2. A group of Social Studies teachers, especially Mrs. Judith Verdadero, Miss Lina Sedonio, Miss Virginia Lungay, and Miss Lilia Magtaas, for spending their 1975 summer vacation to help put up this Manual.
3. DEPARTMENT OF EDUCATION AND CULTURE and the BUREAU OF COOPERATIVES DEVELOPMENT for the endorsement they gave to this project.
4. Mrs. Marietta Santos and her Co-participants at the FIRST LIVE-IN SEMINAR-WORKSHOP ON THE PREPARATION OF TEACHING GUIDES ON COOPERATIVES held at FCC on April 21-May 21, 1975, for the abundant sharing of new techniques expertise, and trends in the Revised Education Program.
5. Administrators and faculty members of the OSA schools who, realizing the important role which cooperatives will play in developing the youth's Christian personality, gave me the moral boost and inspiration in putting up this TEACHER'S MANUAL.

Finally, special thanks go to Mother Carmela and the sisters of my congregation for the understanding, prayers and moral support they have given me in putting through this MANUAL.

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INTRODUCTION ON THE USE OF THE TEACHER'S MANUAL

So much have been changed in our methods of instructions these five years. One who is not able to keep-up and up-date himself immediately with these modern methods of instructions may be branded "obsolete" or "outmoded." It is, however, an accepted fact that despite all these modern methods and methodologies, there are still teachers who would prefer to use the so-called traditional or semi-traditional approach in teaching a subject ... not because they lack knowledge about the modern methods, but because they find it effective in a particular situation or condition. Although emphasis is given on the conceptual method, the so-called semi-traditional approach is still considered in the preparation of this Teacher's Manual.

This Teacher's Manual I came as an answer to a felt-need of teachers who will teach Cooperatives and as a companion to the text: BASIC COOPERATIVES FOR STUDENTS I. As much as possible it is suggested that teachers who will teach Cooperatives should attend a Trainer's Training Seminar-Workshop that the Bureau of Cooperatives and any local cooperative organization or federation, may sponsor. A teacher who is a member of good standing of any cooperative would also be better than one who is not a member of any cooperative.

Parts I and II of this Manual are introduced by the General Objectives which are the goals of the teaching of Cooperatives and upon which the evaluation of the Course will be based.

PART I-A is based on the conceptual approach to teaching Cooperatives or integrated in Social Studies. To those who are already familiar with this method it is suggested that they improve it, but to those who have not yet tried using this, it is hoped that they take it as a challenge.

Using the Conceptual Method, the teacher will find herself preparing a unit-resource plan which will run approximately to 8 or 9 meetings. Based on our text BASIC COOPERATIVES FOR STUDENTS, we prepared only three units. Unit I covers the first three chapters of our Text, Unit II covers Chapters 4-6, while Unit III takes care of the last three chapters.

PART I-B is a sample unit on the conceptual approach to teaching Cooperatives as integrated in Practical Arts or Vocational Education.

PART II is patterned after the Instructor's Manual produced by the DLGCD Task Force on Cooperatives intended for Phase I of the Cooperatives Development Program. It has four components.

I. Specific Objectives - making use of the behavioral terms (see Appendix C); those that can be observed, measured, attained, and desired.

II. Content/Resources - indicating the topic or topics that may be discussed in a particular meeting. These include materials, references, and facilities.

- III. Description of Lessons and of Suggested Activities - this gives additional hints, suggested activities, and strategies to achieve the objectives given.
- IV. Evaluation - given at the end of every lesson or as often as the teacher wants to measure whether the specific objectives are achieved or not. Some of the common types of evaluation that may be used are:
- a. Pencil and paper test
 - b. Criterion Referenced Measure based on objectives
 - c. Teacher's checklist on situational analysis of students responses, performances, and attitudes.
 - d. Carefully prepared and orally explained projects or activities
 - e. Observations
 - f. Opinionnaire checklist
 - g. Socio-drama (Role play)
 - h. Class and Individual logbook

The Appendices supplement the lesson outlines and give some tips to improve the quality of teaching Cooperatives.

Appendix A gives P.D. 175 which should be taken as a very important reference before taking Chapter IX. It could be mimeographed and sold cheaply to the students.

Appendix B is LOI 23. should be taken inseparably with P.D. 175. Like P.D. 175 it could be made available in cheap mimeographed copies to students.

Appendix C gives some tips on conceptual lesson-planning; and includes some ways of stating behavioral objectives.

Appendix D gives some games that could be played cooperatively.

Appendix E gives elementary rules of Parliamentary Procedures which could be studied when students start to organize a Laboratory cooperative.

Appendix F explains the essentials of Group Discussion.

A list of references that could be used to enrich the teacher's knowledge is given in the Bibliography.

This Teacher's Manual I is the first of a Series of four that our Cooperatives Education Office intends to put out. It could be used by teachers teaching Grade III to Grade VI during its first year of implementation (school year 1975-'76). We expect to put up three (3) more volumes during the next 3 school years (1976-'79). The teacher is free to make modifications to adapt the lesson to the grade level of the students taught.

We hope that teachers using this Manual will also cooperatively and generously share with us their feedback in using this Manual. "Divided there is nothing we can do, but united there is nothing we cannot do." We trust, therefore, that together we can improve this Manual to better and effectively make our youth genuine Christian Cooperators.

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OBJECTIVES OF THE COOPERATIVES EDUCATION PROGRAM

OVER-ALL GOAL:

To make Christian and Cooperative-oriented citizens out of the youth who are conscious of their privileges of "self-development, social growth, and economic independence under a truly just and democratic society."

GENERAL OBJECTIVES:

To improve the economic and social conditions in the community not only through the study of Cooperatives but also through practical laboratories involving saving.

To acquire a sense of security, stability, and protection for everyone through a well-planned self-help program of mutual cooperation.

To accept responsibilities and share in decision-making processes that a practice of democracy brings together with a sense of discipline and respect for property of others.

To practice wise management of business through Savings and Thrift practices.

To prepare teachers and students to be responsible members and active leaders in the Community through Cooperatives.

PART ONE

A - Conceptual Method of Teaching Cooperatives
(Social Studies Approach)

B - Sample Unit of Teaching Cooperatives
(Practical Arts/Vocational Education Approach)



I. INTRODUCTION

Cooperation was first practiced for defensive purposes. People found out that by banding together they can, more or less, perpetuate their way of life. Since then cooperativism has taken many forms. In the Philippines it is seen in the "palusong" and "Layanihon" activities. Through the practice, people in the barrio can together transfer a barrio mate's house from one site to another.

Cooperatives are people, people who come from all walks of life. People living together in a community are usually confronted by common problems. One such problem could be the high cost of commodities and low income resources. Where sources of legitimate credit are not within the reach of the masses, "loan sharks" thrive. It is in instances like these when people feel the weight of social and economic problems that cooperatives are usually born.

A cooperative is an organization of people who, faced with a common need, voluntarily band together to form an organization to solve their problems collectively. It is a special organization where the aim of the members is not to make profit but rather to be of service to one another. It is a recognized indirect means of increasing the income and the purchasing power of its members by providing goods and services at reasonable prices. It is also a means to attain a more equitable distribution of income and wealth. It is within this context that our discussions on the philosophy and principles of cooperatives will be focused.

II. OBJECTIVES:

General: To acquire a fundamental knowledge of the nature and philosophy of cooperatives.

Specific: At the end of the unit, the student should be able to:

1. Show how cooperation works within the different social groups.
2. Define cooperatives.
3. Expound the social and economic nature of cooperatives.
4. Relate how cooperatives render services to the community.
5. Present situations when the principles may be applied.
6. Differentiate a cooperative from a non-cooperative enterprise.
7. Discuss the business aspect of cooperatives.

III. CONTENT:

Major Concept: Cooperatives

Sub-Concept: Nature and principles of Cooperatives

Generalization: The nature and principles of Cooperatives make it unique and different from other business enterprises.

Related Ideas:

1. Cooperatives enable people to live and work together to achieve a common goal.
2. Cooperatives
3. The social, economic and business philosophy of cooperatives make it different from other business enterprises.

V. DEVELOPMENTAL ACTIVITIES:

A. Opener (1 or 2 days) - Any or a combination of the following may be used to start the lesson:

1. Song, NO MAN IS AN ISLAND.
2. Pictures showing cooperative ventures like:
 - a. moving a house from one place to another
 - b. planting or harvesting together, etc.
3. Pictures contrasting life of one who is being helped by a group of people and one who is left alone on his own.
4. Anecdotes or Aesop's Fables depicting cooperation.

B. Recognizing and stating the problems (1 or 2 days)

After discussing the song, explaining the message of the pictures, and giving the morale of the anecdote, the students may raise the following problems:

1. Why do people group themselves and work together?
2. How do the principles of Cooperation make it different from other economic enterprises?
3. How does the social, economic, and business philosophy of cooperatives make it similar and at the same time different from other business enterprises?

C. Formulating Hypotheses (7-8 days)

Based on their observations, experiences, and readings, the students may be encouraged to give as many probable answers to the problems raised. Later they are polished and reorganized.

PROBLEM I - Why do people group themselves and work together?

- EXPECTED HYPOTHESES:
1. People find enjoyment in being together.
 2. People, when united, can defend themselves better against the common enemy.
 3. Work becomes lighter and easier if done by a group.

PROBLEM II - How do the principles of cooperation make it different from other economic enterprises?

- ACTED HYPOTHESES:
1. Cooperative principle I (Open and voluntary membership) allows no discrimination and unites all men confronted by a common problem and faced with a common need.
 2. Cooperative principle II (Democratic control) elevates the dignity of man by giving him equal rights and privileges with others regardless of his socio-economic standing in the community.
 3. Cooperative principle III (Limited interest on capital) emphasizes the "service" aspect of the cooperatives.
 4. Cooperative principle IV (Patronage refund) shows that active members who patronize and use the cooperative are rewarded by a refund from savings derived in running the business.
 5. Cooperative principle V (Continuous education) proves that cooperatives recognize the dynamic phase of life now by providing for a continuous education of the members.
 6. Cooperative principle VI (Cooperation and integration among cooperatives) illustrates that cooperatives can cross provincial and national boundaries and thus promote the brotherhood of mankind.

PROBLEM III - How does the social, economic, and business philosophy of cooperatives make it similar and at the same time different from other business enterprises?

- LEARNING OBJECTIVES:
1. Cooperatives recognize that people are social human beings whose physical and social needs are better met when working together.
 2. Cooperatives do not like any other businesses are run in a businesslike way.
 3. Cooperatives are "not for profit nor for charity, but for service."
 4. Cooperatives as a business are owned by the members who use and control it.

D. Gathering Data: (3 or 4 days)

The students may decide to group themselves into four groups with two taking problem II. Each group chooses a leader and uses any of the following suggested activities: library research work, interview with BCOD personnel or any Cooperative officer/member inviting resource speakers (see pp. of Part II), and studying Chapters I-III of the BASIC COOPERATIVES FOR STUDENTS I.

- E. Presenting the Data: The groups may present their findings by means of any of the following (where oral reporting is preferred, reporters should prepare visual aids):
 Problem I - Role - playing or socio-drama or pictorial reporting
 Problem II - Formal reporting with flip charts
 Problem III - Panel discussion with members of the group acting as panel members

F. Testing Hypotheses: 2 or 3 days)

The hypotheses are written on the black board or loose sheet of cartolina or manila paper. Those hypotheses which are supported by data are checked and those which are not supported by data are crossed out.

G. Making Generalizations (1 day)

From their findings, the class or groups draw conclusions and make generalizations such as:

The nature and principles of cooperatives make it unique and different from other business enterprises.

H. Follow - up activity or Application of Generalization:

Students may resolve to make some more researches on the principles of cooperatives and apply it in organizing a laboratory cooperative.

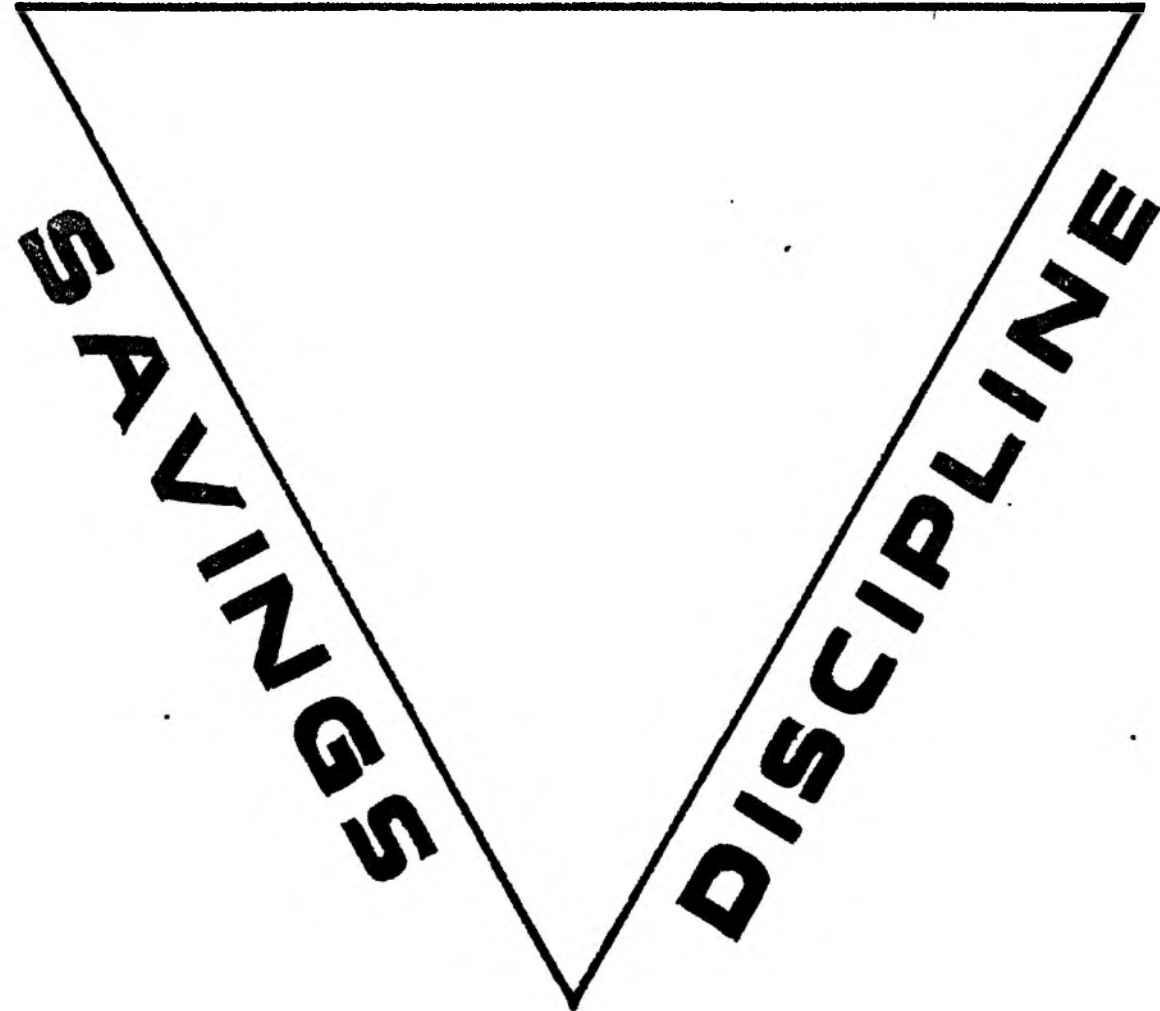
V. EVALUATION

Criteria - a. Standard Measures: Sample)

SUBJECT/LEARNING OBJECTIVE SCALE

	EXCELLENT	VERY GOOD	GOOD	FAIR	POOR	UNSATISFACTORY
COGNITIVE (KNOWLEDGE & UNDERSTANDING)						
1. Can define cooperatives						
2. Can enumerate and explain the six principles						
3. Can differentiate cooperatives from ordinary business enterprises.						
ATTITUDE (VALUES & SKILLS)						
4. Respects the opinions of others						
5. Listens attentively and shares ideas						
6. Cooperates with the group in gathering data and reporting						
PSYCHOMOTOR (SKILLS AND ABILITIES)						
7. Follows directions carefully						
8. Uses time wisely						
9. Organizes report systematically						
10. Make extensive use of materials						

LEARNING



LEARNING

COOPERATIVE
EDUCATION

What is a
Samahang
nayan



SAVINGS

DEPOSIT



DISCIPLINE

LOAN DEPT.
PAY HERE



UNIT II - SCHOOL LABORATORY COOPERATIVE FOR SAVINGS

I. INTRODUCTION:

The youth of today are the adult citizens of tomorrow. The youth, equipped with wholesome attitudes and values, positive outlooks, and appropriate skills are assets of our country.

Cooperation is a desirable Filipino value. However, in the past, cooperation was more preached than practised. As a result, people failed to manifest cooperation in their work. Again, this is because cooperation, as any other value, is caught not taught. Teaching, therefore, should always be reinforced with practices. Thus, there is a need for a laboratory where the principles of cooperation could be put into practice. Such laboratory could be a school laboratory cooperative for savings.

II. OBJECTIVES:

General: To develop sound leadership and responsible membership through cooperatives.

To develop desirable traits for a wholesome personality development.

To involve the school in the socio-economic development of the community.

Specific: At the end of the unit, the student should be able to

1. contribute sound ideas in the discussion of the school laboratory cooperative.
2. identify the role that benefits him in a laboratory cooperative
3. accept responsibilities that may be given him in running a laboratory cooperative.
4. disseminate to others the value and the importance of joining a cooperative.
5. appraise the achievements and performances of the laboratory cooperative thru a rating scale.

III. CONTENT:

Major Concept: Cooperatives

Sub-Concept: School Laboratory Cooperative for Savings

Generalization: Active participation in a Laboratory Cooperative contributes to the personality development of the individual as well as improve the socio-economic development of the community.

- Related Ideas:
1. Cooperatives build up the character of the members.
 2. Cooperatives develop leadership/
 3. Cooperatives bring about social and economic changes in the school.
 4. Cooperatives lead to socio-economic development of the school.

IV. DEVELOPMENTAL ACTIVITIES:

A. Springboard (2 or 3 days)

1. Field trip to an existing Credit Union in the community. (It should be a Credit Union because of its similarity with that of a school laboratory cooperative for savings. See Lesson 15 of Part II for instructions on field trips).
2. Symposium by which two or three Credit Union members/officers are invited to share with the students their experiences on savings in a cooperative. Emphasis should be on building up capital through savings.

B. Recognizing and Stating the Problems (1 or 2 days)

Probable Problems:

1. How will cooperatives develop one's personality?
2. How does the laboratory cooperative develop leadership?
3. How will the laboratory cooperative bring about socio-economic changes in the school?
4. How does the laboratory cooperative for savings help in the socio-economic development of the community?

C. Formulating the Hypotheses:

Problem I: How will cooperatives develop one's personality?

- Expected Hypotheses:
1. Students learn how to listen and respect other people's ideas and opinions.
 2. Students learn how to use money by budgeting his allowance to be able to save regularly.
 3. Students become honest, frank, and straightforward in dealing with others.

Problem II: How does the laboratory cooperative develop leadership?

- Expected Hypotheses:
1. Students accept responsibilities as members/officers of the laboratory cooperative.
 2. Students assert their rights as members/officers of the laboratory cooperative.
 3. Students become independently young-minded citizens of the community.

Problem III: How will the laboratory cooperative bring about socio-economic changes in the school?

- Expected Hypotheses:
1. Students begin to know and care for each other more as shown by their readiness to help one another.
 2. Students will be able to pay their accounts from their savings.
 3. Students, having learned the wise use of money, will know

Problem IV: How does the laboratory cooperative help in the socio-economic development of the community?

Expected Hypotheses: 1. Students share their knowledge and successful experiences on cooperatives with the members of their families and friends in the community.
2. Students' example in savings will be imitated by the people in the community.
3. Students disseminate materials and other news on cooperatives to the community.

D. Gathering Date:

This time the teacher should see that the students are regrouped to give them a chance for leadership and to associate with other groups. They choose their leader and decide which problem each would work on.

Suggested activities: Library research work, studying chapters IV-VI of the BASIC COOPERATIVES FOR STUDENTS, interview with Credit Union members/officers, inviting resource speakers (see lesson 20 of Part II for inviting resource people).

E. Presenting Data:

The groups may present their data by means of any of the following:

Problem I - may be presented by oral report with open forum and by role-playing

Problem II - may be presented by oral report and mock meeting using the Parliamentary Rules of Order.

Problem III - may be presented by formal reporting using flip charts or pictures

Problem IV - may be presented by panel discussion and mock PTA meeting

F. Testing of Hypotheses.

The hypothesis is written on the board or manila paper. The hypotheses that are supported by data are checked and those that are not supported by data are crossed out

G. Formulating Generalization: It is hoped that the students would come out with the following:

Active participation in a school laboratory cooperative contributes to the personal development of the individual as well as improve the socio-economic development of the community.

H. Application of Generalization or Planning for Action:

Students may resolve to:

1. Continue their laboratory cooperative for savings until they graduate in high school.
2. participate actively in the YCAP or Green Revolution project
3. Join group discussion in the community.

VI. EVALUATION:

Writing a composition or essay on the topic, WHY I LIKE TO BECOME A MEMBER OF THE COOPERATIVE and having the best published.

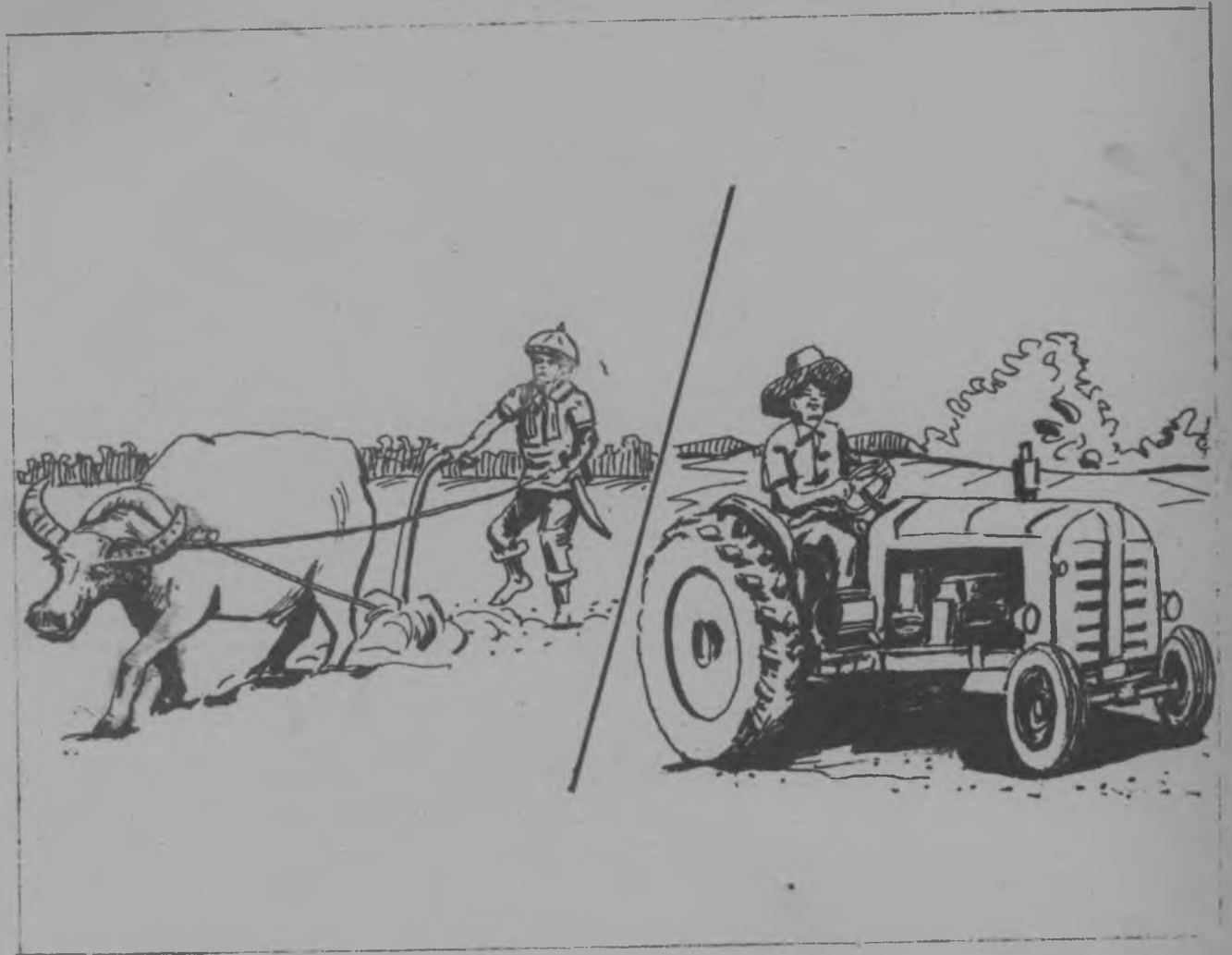
Poster-Making Contest and giving awards (solicited prizes) to the best entry.











UNIT III - BEGINNINGS & DEVELOPMENT OF COOPERATIVES

I. INTRODUCTION:

The advent of the 19th century and the Industrial Revolution created much havoc on the socio-economic condition of the people throughout the world. As machines were introduced in the different industries many workers became jobless, wages were low, and prices of prime commodities went high. Concerned individuals, in their search for the new social order, organized people into self-help mutual societies which became the forerunner of the modern cooperative movement.

II. OBJECTIVES:

A. General:

The student understands and realizes that men group themselves together to solve socio-economic problem through cooperatives.

B. Specific:

1) Based on the student's awareness of the socio-economic conditions of the world, , the student relates the beginning of cooperatives.

2) After having read the beginning of cooperatives the student should be able to trace its development from England to the Philippines.

3) Knowing the development of cooperatives in the Philippines, the student should be able to appraise its achievements and give reasons for its failures.

4) After listening from a resource person of the BCOD the student should be able to enumerate and discuss the different government development programs on cooperatives.

III. CONTENT:

Major Concept : Cooperatives as instruments for development.

Sub-Concept : Beginnings and Development of Cooperatives.

Generalization : Men group themselves together to solve socio-economic problems through cooperatives.

Related Ideas or (Sub-generalization)

- 1) Cooperatives began through efforts of people who believed in mutual self-help.
- 2) Cooperatives in the Philippines underwent several stages of development.
- 3) The new development program on cooperatives is geared towards the improvement of the quality of life of the people.

IV. DEVELOPMENT ACTIVITIES:

A. Springboard

1. The room may be structured with pictures depicting:
 1. The rich, enjoying luxuries and the poor, suffering different adversities of life.
 2. lending institutions (loan sharks, banks, and pawnshops); small and big stores as department store, grocery, and sari-sari.
 3. the modern ways of farming and the antiquated ways.

B. Recognizing and stating the problem:

Through skillful questioning the teacher makes the students aware of the socio-economic conditions which give rise to common problems, which have to be met by the people.

1. How did cooperatives begin and develop?
2. How did cooperatives begin and develop in the Philippines?
3. How will the new cooperative development program improve the quality of life of the people?

C. Formulating hypotheses:

Students are encouraged to give as many answers as possible to these problems.

All hypotheses are to be accepted and should be accepted. They should be refined and reorganized by the teacher.

Problem I How did cooperatives begin and develop?

Hypotheses:

1. The socio-economic conditions of the 19th century ushered in the birth of early cooperatives.
2. Common socio-economic problems urged people to be aware of a common culture.
3. There are outstanding leaders who pioneered in the cooperative movement.

Problem II How did cooperatives begin and develop in the Philippines?

Hypotheses:

1. Both the government and the private sector had several attempts at establishing cooperatives.
2. The successes and failure of cooperatives in the Philippines may be attributed to several factors:

Sub- Hypothesis:

- a) Lack of continuing education dampened the enthusiasm of members.
 - b) Insufficient capital hindered the success of cooperatives.
 - c) Undisciplined member/leader led to cooperative failures.
3. There are few successful cooperatives in the country/community.

Problem III How will the new cooperative development program improve the quality of life of the people?

Hypotheses:

1. The new cooperative development program, through the Samahang Nayon will:
 - a) facilitate land transfer under the Land Reform Program.
 - b) serve as a channel for essential services provided for farmers.
 - c) serve as a means of capital build-up and savings.
 - d) undertake effective and continuous cooperative education.
2. The new cooperative development program encourages and fosters integration of cooperative organizations into federations which in turn will help both the producers and consumers.

D. Gathering Data:

The student may decide to group themselves and choose a leader and a recorder to gather data.

Suggested Activities:

1. Library research work
2. Inviting resource persons from the community
3. Interview with some cooperative organization in the community

E. Presenting Data:

The group may present its findings by means of any of the following:

Problem I

Hypothesis 1

The socio-economic conditions of the 19th century ushered in the birth of early cooperatives.

Data maybe presented by means of an oral report accompanied by pictures showing the different socio-economic conditions during the 19th century which ushered in the birth of cooperatives.

Hypothesis 2

Common socio-economic problems united the people to become aware of a common felt need.

Data may be presented by role-playing of a situation where people with common problems group together to solve a particular problem.

Hypothesis 3

There are outstanding leaders who pioneered in the cooperative movement.

Data may be presented by means of a picture show of the different outstanding pioneers, with running commentaries on their lives and contributions to the cooperative movement.

Problem II

Hypothesis 1

Both the government and the private sector had several attempts at establishing cooperatives.

Data may be presented by oral reports with the aid of graphs and charts of different attempts of the government and private sector at establishing cooperatives.

Hypothesis 2

The successes and failures of cooperatives in the Philippines may be attributed to several factors:

- a) Lack of continuing education dampens the enthusiasm of members.
- b) Insufficient capital hinders the success of cooperatives.
- c) Undisciplined members/leaders cause cooperative failures.

Problem III

Hypothesis 1

The new cooperatives development process, through the Samahang Nayon will:

- a) facilitate land transfer under the Land Reform Program.
- b) serve as a channel for essentials provide for farmers.
- c) serve as a means of capital build-up and savings.
- d) undertake effective and continuous cooperative education.

Data may be presented by role-playing situations showing:

- a) land transfer
- b) a farmer buying fertilizers or selling his palay
- c) a farmer depositing in the Barrio Savings Fund or Barrio Guarantee Fund
- d) a farmer attending a lecture of a Barrio Volunteer Worker

Hypothesis 2

The new cooperative development program encourages and fosters integration of cooperative organizations into federations, which in turn will help both the producer and the consumer.

Data may be presented by an open forum with resource speaker/s from the BCOD.

A student may summarize the advantages of forming federations.

F. Testing of Hypotheses:

The hypotheses are written on the blackboard. The hypotheses which are supported by data are checked and those which are not supported by data are crossed out. The students may arrive at the following conclusions:

1. Cooperatives as an answer to the socio-economic needs of the people began and developed through the efforts of people believing in mutual self-help.
2. Cooperatives in the Philippines underwent several stages of development.
3. The new cooperative development program on cooperative is geared towards the improvement of the quality of life of the people.

G. Formulating Generalization:

The student synthesizes the above statements into a generalization. It is hoped that the student will come out with this generalization:

Men group themselves together to solve socio-economic problems through cooperatives.

A. Application of the Generalization:

The students may resolve to:

1. make some more researches on cooperatives
2. survey or find out the community's common problems and suggest possible solutions.
3. participate actively in the YCAP
4. disseminate government cooperative development program in the community.
5. continue their laboratory cooperative

V. EVALUATION:

A. Recorded observation of student's performance on the following:

1. Written report on the library research work.
2. Participation in open forum or the talk given by the resource person from the BCOD.

3. Participation in group activities.
4. Performance in the plan of activities.

B. Criterion - referenced measures cognitive domain.

A. Teacher-made test on Cognitive Domain.

1. Which of these socio-economic condition below led to the birth of the cooperative movement.

Select 5

- | | | |
|---------------|----------------------------|------------------------|
| a. Politics | c. Poverty | e. Unemployment |
| b. Illiteracy | d. Religion | f. High cost of living |
| | g. Low income wages | |
| | h. poor-housing facilities | |

2. If we were to compare the total resources of the Philippines, to a cake, which situation below is appropriate?

- a. 25% of the population eats $\frac{1}{2}$ of the cake
- b. 5% of the population eats $\frac{1}{2}$ of the cake
- c. 90% of the population eats $\frac{1}{2}$ of the cake
- d. 30% of the population eats $\frac{1}{2}$ of the cake

3. Who is the father of the Credit Union Movement?

- a. Robert Owen
- b. Frederick Raiffeisen
- c. William King
- d. Alphonse De Jandines

4. Who were the forerunners of the Consumers Cooperative?

- a. Quakers
- b. Middle class pioneers
- c. Owenites

B. Self-rating scale for objectives in the affective domain. (attitudes and values acquired)

1. I willingly shared my ideas and information about the topic to enable the group to present a Comprehensive report

2. I make constructive suggestions.

Much	Enough	Little	Not at all

-
3. I respected the opinions of my classmates
 4. I showed appreciation and recognition of the bright ideas of my companions.
- D. Self-rating scale for objectives in the psychomotor domain. (Skills acquired)
1. Have I thought deeply of the topics under discussion?
 2. Have I taken notes of important points?
 3. Have I exhausted all the references available in the library to trace the development of cooperatives?
 4. Have I gathered enough information from the ILO's resource person as to convince the people in the community to join EN/...?

Much	Enough	Little	Not at all

PART I-B

14

A SAMPLE UNIT OF TEACHING COOPERATIVES IN PRACTICAL ARTS/VOCATIONAL EDUCATION

- I. CONCEPT : Cooperatives as Instruments for Development
- II. SUB-CONCEPT : Beginnings and Development of Cooperatives
- III: OVERVIEW :

The advent of the 19th century and the Industrial Revolution created much havoc on the socio-economic condition of people throughout the world. As machines were introduced in the different industries, many workers became jobless, wages were low, and prices of prime commodities went high. Concerned individuals, in their search for the new social order, organized people into self-help, mutual societies which became the forerunner of the modern cooperative movement.

In the Philippines, with the implementation of the Agrarian Reform Program, a massive promotional campaign for the acceptance of cooperatives was launched. It is believed that the cooperative system could, in one way or another, alleviate the plight of the laboring and low-income group of our people. The many problems that confront our farmers in their production and social activities could be met by the services cooperatives could offer. In addition, negative attitudes like fatalism, indifference to community problems and over dependence of our people could be modified and changed into desirable ones.

- IV. OBJECTIVES : At the end of the unit, the students should be able to:
 1. Relate the socio-economic conditions that led to the birth of the cooperative movement.
 2. Trace the beginning and development of cooperatives.
 3. Enumerate the factors that led to the successes/failures of cooperatives in the past.
 4. Discuss the cooperative development in the Philippines, and
 5. Identify and discuss the recent development programs on cooperatives.

V. TEACHING STRATEGIES:

COGNITIVE KNOWLEDGE & INFORMATION (Know Units)	PSYCHOMOTOR SKILL & ABILITIES (DO UNITS)	AFFECTIVE HABITS & ATTITUDES (VALUES)	INSTRUCTIONAL AID/DEVICES
1. Socio-economic condition that led to the birth of the cooperative movement.	1. a. List down and discuss the socio-economic condition that led to the birth of cooperatives.	Shows sensitivity to human needs and social problems. Listens attentively to the discussion.	Pictures depicting the socio-economic conditions that led to the birth of cooperatives.

COGNITIVE KNOWLEDGE & INFORMATION (KNOW UNITS)	PSYCHOMOTOR SKILL & ABILITIES (DO UNITS)
<ul style="list-style-type: none"> a. usurious practices b. poverty c. unemployment d. high cost of living e. low wages 	<ul style="list-style-type: none"> b. Survey existing socio-economic conditions in the community.
<ul style="list-style-type: none"> 2. Beginning and development of cooperatives. 	<ul style="list-style-type: none"> 2. a. Make a research and report on the: <ul style="list-style-type: none"> 1. early ventures on cooperatives 2. Rochdale Pioneers and other outstanding leaders that initiated cooperatives
<ul style="list-style-type: none"> 3. Factors that led to the successes/failures of cooperatives in the past. 	<ul style="list-style-type: none"> b. Map location 3. a. Invite a resource person from a successful cooperative to explain their success <ul style="list-style-type: none"> a. visit a successful cooperative c. Give suggestions for a successful cooperative
<ul style="list-style-type: none"> 4. Cooperative Movement in the Philippines 	<ul style="list-style-type: none"> 4. Illustrate and report on the different attempts on cooperatives in the Philippines from 1907 to 1972.

AFFECTIVE HABITS & ATTITUDES (VALUES)	INSTRUCTIONAL AIDS/DEVICES
<p>Shows awareness of the importance of learning the history and development of cooperatives.</p> <p>Participate in class discussion.</p> <p>reads articles and books pertaining to cooperative movement in the Philippines</p>	<p>World Map</p> <p>Resource persons cooperatives, books, diverse literature on Co-ops</p> <p>Illustration, literature on Coop Movement</p>

COGNITIVE KNOWLEDGE & INFORMATION, (KNOW UNITS)	PSYCHOMOTOR SKILL & ABILITIES (DO UNITS)	AFFECTIVE HABITS & ATTITUDES (VALUES)	INSTRUCTIONAL AIDS/DEVICES
5. Recent cooperative development program	Identify: <ol style="list-style-type: none"> Teodoro Sandiko Alberto Barreto Rafael Corpuz 5. a. Invite a resource person from BCOD. Discuss the talk of the resource person. <ol style="list-style-type: none"> Drawing of diagram-illustrating how federation is formed from the Samahang Bayan Clip articles about recent cooperative program 	Practice cooperation in group work	Pictures of outstanding leaders on cooperative in the Philippines Structural diagram of cooperatives Newspaper clips

VI. Suggested activities.

- Field trip
- Dramatization
- Research in Groups, Reporting
- Panel discussion

VII. Evaluation:

A. Teacher-made test

- Which of these socio-economic conditions be considered to the birth of the cooperative movement?

(Check 5)

- | | |
|---------------|----------------------------|
| a. Politics | e. Unemployment |
| b. Illiteracy | f. High cost of living |
| c. Poverty | g. Low-income wages |
| d. Religion | h. Poor-housing facilities |

- If we were to compare the total resources of the Philippines, to a cake, which situations below is appropriate to the condition.

- 25% of the population eats $\frac{1}{2}$ of the cake
- 5% of the population eats $\frac{1}{2}$ of the cake

- c. 90% of the population eats $\frac{1}{2}$ of the cake
 - d. 30% of the population eats $\frac{1}{2}$ of the cake
3. Who is the father of the Credit Union Movement?
- a. Robert Owen
 - b. Frederick Raiffeisin
 - c. William King
 - d. Alphones de Jardines
4. Who were the forerunners of the Consumer Cooperative?
- a. Guildsmen
 - b. Rochdale Pioneers
 - c. Owenites

B. Self-rating scale

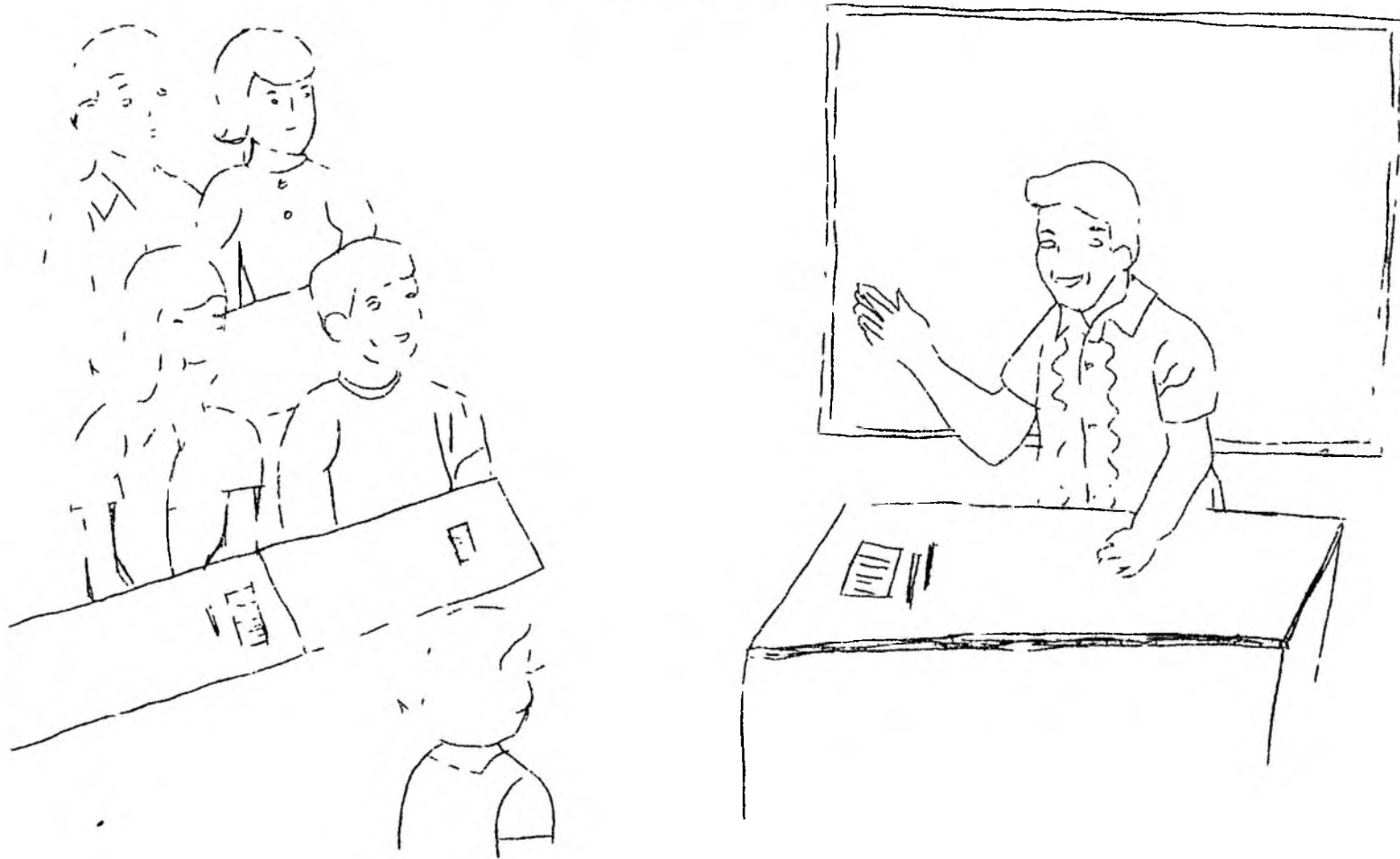
	Much	Enough	Little	Not at all
1. Have I willingly shared my ideas and information about the topic to enable the group to present a comprehensive report.				
2. Have I made constructive suggestions.				
3. Have I respected the opinions of my classmates.				
4. Have I showed appreciation and recognition of the bright ideas of my companions				
5. Have I thought deeply of the topics under discussions?				
6. Have I taken notes of important points?				
7. Have I exhausted all the references available in the library to trace the development of cooperatives?				
8. Have I gathered enough information from the BCOD's resource person as to convince the people in the community to join SN/KB?				

VIII. REFERENCES: Interviews with Resource Persons

- Sacay, Orlando, Samahang Nayon: A New Concept in Cooperative Development,
 Quezon City: National Publishing Cooperative Inc., 1974.
 Pamphlets on: PD 175, LOI 23

PART TWO

Semi-traditional Approach of Teaching Cooperatives



Orientation Period

Lesson I is designed for orientation and developing awareness of cooperatives. Teachers of each grade in the elementary schools should use the orientation unit before teaching the subject matter. It is up for the teacher to decide on how many periods he should give for the orientation unit. Since in the elementary grades the main objective is the development of awareness and formation of ideas and habits of cooperation, practice rather than theory should be given emphasis particularly in the lower grades during this preliminary period. Stress should be laid on the observation and carrying out of activities in the home, school or community conducive to understanding of the fundamentals and practice of cooperation. Adequate appreciation on the value of savings and thrift and the wise use of money has to be given accentuation to a greater extent. Thus, the organization of a Savings Club is much desired.

It is suggested that from Kinder through Grade VI, the teacher-adviser or subject teacher will handle the orientation on the "how" and the "why" of a Laboratory Cooperative. However, to give a greater impact to the introduction of the project in a school where cooperative has not been started yet, the assistance of the OSA Cooperatives Education Coordinator in the case of Grades III-VI could be solicited and is strongly recommended.

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
<p>Given enough time for observation, the pupils should be able to:</p> <ol style="list-style-type: none"> a. List down some activities at home, at school and in the community which are made lighter through cooperation b. make posters/collage on cooperation and cooperatives 	<p style="text-align: center;"><u>Lesson I</u></p> <p style="text-align: center;">Orientation Period</p> <p>Listing down activities:</p> <ol style="list-style-type: none"> 1. cleaning the house, washing dishes, etc. 2. cleaning the blackboard <p>Making posters/collage</p>	<p>It is proper for the teacher to give students ample time for observation of various activities done cooperatively at home, school, and community.</p> <p>Pupils are made to list down these activities in their notebook so that they could easily read them to class.</p> <p>In making posters/collage the teacher may tell the class to bring pictures from old magazines and other needed materials. The making of posters/collage should be done</p>

<p>I. Specific Objectives</p> <p>c. sing songs emphasizing cooperation and cooperatives</p> <p>d. play games emphasizing cooperation</p>	<p>II. Content/Resources</p> <p>of human relations Singing</p> <ol style="list-style-type: none"> 1. planting rice <p>Playing games</p> <ol style="list-style-type: none"> 1. rope play 2. tug of war or three deep 	<p>III. Description of Content and of Suggested Activities</p> <p>in the dassroom to give pupils a chance to exchange ideas with their classmates, thus, making them work cooperatively.</p> <p>Songs can also be assigned and have these brought in school. In case only a few know the song, one should act as leader or trainer to train the class in singing the song. This holds true with games.</p> <p>It is, however, suggested that the teacher should not confine to games given in the appendix of this manual. There might even be better games that he and his students know. . . in this case he may deviate from what are given here.</p>		
<p>IV. Evaluation:</p> <p style="text-align: center;">My Self-Evaluation Card</p> <ol style="list-style-type: none"> 1. I fix my bed upon waking up. 2. I obey my elders willingly. 3. I help clean our backyard without being told. 4. I study my lessons everyday. 5. I observe cleanliness in the school. 6. I participate actively in class discussion. 7. I take my share of responsibility in the cleanliness of our classroom. 8. I listen to the views of others during class recitation. 9. I observe traffic rules. 10. I help in the beautification campaign of my town. 	Always	Sometimes	Never	

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
<p>Having been given the proper orientation on the subject matter the pupils should be able to:</p> <ol style="list-style-type: none"> cite instances on how cooperation is practiced in the home, school and community define what a cooperative is state reasons why cooperatives help people socially and economically list down the different features that differentiate a Cooperative from an ordinary business enterprise enumerate the distinguishing features of cooperatives 	<p><u>Lesson 2 - Chapter I</u></p> <p>What is a Cooperative?</p> <ol style="list-style-type: none"> Social Nature Economic Nature Definition Distinguishing Features Group discussion Dramatizing the acts of cooperation observed in the home, school and community. Pictures showing cooperative activities Listing down of the distinguishing features on the board. Games which call for cooperation 	<p>This chapter and the rest of the chapters that follow are not prescribed for Kinder to Grade II pupils. However, teachers concerned may cite or undertake activities in the home, like washing the dishes, cleaning the backyard or playing group games such as "tug of war," "fox relay," etc. where cooperation is put into action.</p> <p>This lesson is a continuation of Lesson One. This is to give a longer period of orientation to those who are just starting or about to start in the integration of cooperative in Social Studies.</p> <p>Lesson 2 discusses in detail mutual helpfulness among Filipino people as manifested until today in the <u>palusohan</u> in the <u>bayanihan</u>. It further discusses how cooperatives improve the life of the people socially and economically. It includes an insight into what a Cooperative is; its social and economic nature through group discussion which would alert learners aware of the value of cooperation at home, in school and in the community.</p>

IV. Evaluation:

Individual Checklist:

1. Have I worked harmoniously with my brothers at home?
a. Much _____ b. Enough _____ c. None at all _____
2. Have I cooperated well in a group game?
a. Much _____ b. Enough _____ c. None at all _____
3. Have I offered my help in putting up the project of the community?
a. Much _____ b. Enough _____ c. None at all _____
4. Have I cited instances or activities where cooperation is needed during class recitation?
a. Much _____ b. Enough _____ c. None at all _____
5. Have I fully understood the meaning of cooperation?
a. Much _____ b. Enough _____ c. None at all _____

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
<p>At the end of the chapter the pupils should be able to:</p> <p>a. state and discuss the basic principles governing cooperatives in its operation</p>	<p>Lesson 3 - Chapter II</p> <p>Basic Cooperative Principles</p> <p>a. voluntary membership</p> <p>b. democratic control</p> <p>c. limited interest</p> <p>d. patronage refund</p> <p>e. continuous education</p>	<p>Chapter II deals with the study of the basic cooperative principles which govern cooperatives in its operation. Research on characteristics of non-Rochdale Cooperatives and Rochdale Type of Cooperatives could be undertaken by Grade V and VI pupils in order to have a clear understanding of the origin of cooperative principles. Arrangement must be made with the libraries to make available cooperative references in the Reserved Shelf.</p> <p>This lesson also provides an insight that personal involvement and participation is necessary in the building of a better community. Similarly, the necessity of the integration of Cooperatives to provide the needed assistance based</p>

OBJECTIVES	II. CONTENT/RESOURCES	III. Description of Content and of Suggested Activities
<p>b. undertake research on principles and make reports on such</p>	<p>f. cooperation and integration</p> <p>Group discussion</p> <p>Interviews with Coop officials</p> <p>Listening and asking questions to a resource person</p> <p>Structuring a bulletin board with the display of posters</p>	<p>on the premise that Cooperatives is the brotherhood of men and that persons and groups find their greatest enrichment not in self-centered ambitions but in working together toward common goals under the concept of self-help and mutual help.</p> <p>If interview with coop officials or resource person is used to enlighten the lesson to be taken up, a notice informing the officials or persons concerned on the topic to be discussed should be sent beforehand.</p> <p>In such case, it is advisable to ask the help of a Language teacher to take up the kinds of business letter and how to write one with the class in order to acquaint them with its content and format.</p> <p>When the class has already the knowledge of the business letter, the Cooperatives teacher through her guidance may then prepare the class to make a letter to the resource person to be interviewed. The letter should indicate the time and date of the visit, the topic to be discussed and perhaps the length of time of the visit. This letter should be made cooperatively-out of the pupils contributions. Pupils, on the other hand, must prepare questions along the line of the topic to be talked about.</p>

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
c. evaluate the importance of the basic principles of cooperatives as observed in a successful cooperative	Research on Rochdale principles and make written and oral reports Open forums	Request the class to prepare posters on the basic principles and structure on a bulletin board. Thus, cooperative activity is carried out. Whichever activities would suit the grade level depend so much on the teacher's discretion.

IV. EVALUATION: (Sample)

Criterion - referenced test (based on the objective preceding the test item.

Given the list of basic cooperative principles the pupils will be able to tell which of the principles is described by each of the following statements. Write the letter only on the blank provided before each number.

- a. voluntary membership
- b. democratic control
- c. limited interest on capital
- d. patronage refund
- e. continuous education
- f. cooperation and integration with other cooperatives.

_____ 1. Each member has one vote.

_____ 2. A member attends a series of seminars.

_____ 3. An amount from the interest of the deposit is given back to the member.

_____ 4. Cooperatives in Bacolod merge with the cooperatives in Victorias to increase their capital.

_____ 5. One becomes a member because he needs the service of the cooperative.

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
Having been given a clear explanation and evaluation of the basic cooperative principles the pupils would be able to:	Lesson 4 - Chapter III Business philosophy of Cooperatives	A detailed discussion of the features of Cooperatives that best describe and explain the business philosophy of cooperatives.

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
<p>a. formulate a basic concept of cooperative principles and philosophy of cooperatives</p> <p>b. discuss and explain the different features that characterize the business philosophy of cooperatives</p>	<p>a. Cooperatives are member-owned and member-controlled</p> <p>b. Cooperatives are service-oriented</p> <p>c. Cooperatives recognize the value of self-help and mutual help</p> <p>d. Cooperatives like other businesses, operate as a business enterprise</p> <p>a. Informal discussion</p>	<p>This Chapter will give the learners the concept that by working together all can benefit as individuals.</p> <p>Although cooperatives and non-cooperatives are similar in their operation, the fundamental difference between them is the relationship of the cooperative to its members.</p> <p>Teacher with his adequate knowledge of the subject matter discusses the lesson to the class.</p> <p>He should explain the primary purpose of organizing cooperatives and the benefits that one avails or if he is a member to such.</p> <p>From the result of pupils' survey of Coops in the Community, the teacher could lead the class to conclude that Coops indeed bring results to the people. Pupils may ask questions on the topic after the discussion.</p> <p>Field trips can be organized in the higher grades. Before the class leaves for a field trip, the teacher should divide the class into 3 or more groups with respective leaders to insure discipline and security in each group. Teacher should brief the whole class on the aspects to be asked from the persons to be interviewed. The same step is done when a resource person is invited.</p>

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
<p>c. ascertain whether such philosophy is practiced and observed by the existing coops in the locality/community through survey</p>	<p>b. Visit or field trip to existing Coops</p> <p>c. Inviting a resource person</p> <p>d. Clipping articles and pictures from newspapers or old magazines which deal with the cooperative philosophy</p>	<p>Discussion or follow-up should be made to get results of the field trip.</p> <p>Clipping articles and pictures would fit the lower grades, however, ample instructions should be given by the teacher as from what kind of magazines could the children get their clippings in order to avoid complaints from parents in the future.</p> <p><u>NOTE</u> :</p> <p>This Chapter can be lengthened to 2 or 3 meetings to provide time for field trips depending on the children's ability and need.</p>

IV. Evaluation . (Sample)

Having formed a basic concept of the principles and the philosophy of cooperatives the pupils will be able to identify the different features of cooperatives in 5 min. time.

Direction: Match the items in column A with those in Column B. Write the number only for the answer on the blank provided before each letter.

- | | | | | |
|---|---|--|---|--|
| A | <ol style="list-style-type: none"> 1. All members rich or poor receive and enjoy the same service. 2. all members exercise control of the organization. 3. Cooperative measures result in savings and benefits to those who use its services. 4. cooperative sells goods within the means of every member. 5. a barrio was able to put up irrigation through the efforts of its residents. | <table border="0"> <tr> <td style="text-align: center;">B</td> <td style="vertical-align: top;"> <ol style="list-style-type: none"> a. cooperatives operate as a business b. cooperatives recognize the value of self help and mutual help. c. cooperatives are service-oriented d. cooperatives are member-oriented e. cooperatives are member-controlled </td> </tr> </table> | B | <ol style="list-style-type: none"> a. cooperatives operate as a business b. cooperatives recognize the value of self help and mutual help. c. cooperatives are service-oriented d. cooperatives are member-oriented e. cooperatives are member-controlled |
| B | <ol style="list-style-type: none"> a. cooperatives operate as a business b. cooperatives recognize the value of self help and mutual help. c. cooperatives are service-oriented d. cooperatives are member-oriented e. cooperatives are member-controlled | | | |

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
<p>Having been introduced to distinguishing features, principles and philosophy of cooperatives the pupils would be able to:</p> <ol style="list-style-type: none"> a. describe what a Laboratory cooperative is b. state the aims of a Laboratory Cooperative c. name the common types of laboratory cooperatives d. list down the purposes of a Laboratory Cooperative for Savings 	<p>Lesson 5 - Chapter IV LABORATORY COOPERATIVES</p> <ol style="list-style-type: none"> a. Explanation of what Laboratory Cooperatives are <ol style="list-style-type: none"> 1. Common Types of Laboratory Cooperatives <ol style="list-style-type: none"> A. Laboratory Cooperative for Savings 2. purposes of Laboratory Cooperative for Savings b. Informal discussion c. Writing a composition or paragraph about the advantages of becoming a member of a Laboratory Cooperative d. Listing down the common types of Laboratory Cooperatives and the purposes of the Laboratory Cooperatives for Savings. 	<p>This is a description of what a Laboratory Cooperative is; its aim and importance to the students. It also deals with the common types of laboratory cooperatives; the purposes of a Laboratory Cooperative for Savings, which is the simplest type of a laboratory cooperative.</p> <p>At this period, teachers in Kinder to Grades II should already give an overview of what a Laboratory Cooperative for Savings is, and the plan of the School's Elementary Department of organizing one.</p> <p>Informal discussion prevails in the class and questions on the topic are expected to pop up in the course of the recitation period.</p> <p>The class can also be made to write a composition or paragraph on "Why I Like to become a Member of a Laboratory Cooperative."</p>

IV. EVALUATION: (Sample Forms)

A. Multiple Choice: (Sample)

1. Which of the following statements best describe what a Laboratory Cooperative is? Check your answer.

- _____ 1. It is an association of students working together.
 _____ 2. It is a voluntary association of students united by a common bond of studying together in school to provide services for themselves.
 _____ 3. It is an association of students where actual practice of cooperation is demonstrated.
 _____ 4. It is an organization that answers the needs of students.

B. (This type of test could be given to the higher grade for self expression.) After knowing the aims of a Cooperative and the different types of cooperatives the pupils should be given the chance to express themselves by asking them to write a composition.

In not less than 200 words, write a composition on the topic, "Why I Like to Become a Member of a Laboratory Cooperative."

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
At the end of the lesson the pupils would be able to:	Lesson 6 - Chapter IV	Teacher recalls to the class the purposes of Laboratory Cooperatives for Savings. Discussion follows about set-ups of cooperatives.

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
<p>a. differentiate one type of laboratory cooperative from the other based on their set-ups</p> <p>b. compare and contrast the common types of laboratory cooperatives</p> <p>c. enumerate the purposes of each type of laboratory cooperatives being studied</p> <p>d. mention some familiar existing cooperatives in the locality to give concrete examples of each type of laboratory cooperative</p>	<p>B. Laboratory Cooperative for Savings and its purposes</p> <p>C. Buying Cooperative for Savings and Loans and its purposes</p> <p>D. Set-ups of Laboratory Cooperatives</p> <p>a. Review</p> <p>b. Informal discussion</p> <p>c. Case Study</p>	<p>The Laboratory Cooperatives for Savings and Loans and Laboratory Cooperative Store and their purposes may be discussed briefly. It is advisable to inform the students that before this type could be set up, they should first put up a Laboratory Cooperatives for Savings.</p> <p>Class makes comparison of the common types of cooperatives by stating the purposes of each. Pupils would be asked to mention some existing Coops in the locality that they know do the same function as the Laboratory Cooperative. From the different examples, the class should decide to pick out one cooperative to be visited and intended for Case Study. The value of the case study is to confront the staff of that particular Coop with a problem they are likely to meet in their work. Before a case study of a certain Coop is undertaken by the class, the teacher should divide the class into several small groups depending on the particular aspects to be asked from the Coop staff such as: goal of the Coop, officers of the Coop, amount of business per week, and other plans. Studies of failures and progress of such Coop can be inquired by the group, too. Follow-up in the form of reports has to be made after such activities.</p>

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
f. write and prepare an oral report on such visit	d. Interview	<p><u>N</u> <u>C</u> <u>T</u> <u>E</u> :</p> <p>Case study is intended to give the class an initial experience on the work in a proposed Laboratory Cooperative of the school.</p> <p>Time allotment for this lesson varies depending on the need of the class.</p>

IV. EVALUATION: (Sample Forms)

A. Evaluation (Sample)

Read the following situations. Check the sentences below which you think will be good for you to do.

In your school a Laboratory Cooperative for Savings is planned to be put up. The plan was discussed in the class and most of your classmates are excited to join. You did not make any comment because you can't decide yet. What should you do? Put a square before the letter of the sentence which you think is correct.

- a. Cry and blame your classmates for not inviting you.
- b. Hate your teacher for not asking your opinion.
- c. Express your desire to your classmates to join the Club the following day.
- d. Decide not to join at all.

B. Which of the following is not a purpose of a Laboratory Cooperative for Savings?

- a. Trains members in the wise use of money.
- b. Encourages regular thrift
- c. Provides opportunities for leadership and self-government.
- d. Lends money at very low interest.

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
<p>Having been given the necessary background on cooperatives; its principles, philosophy, purposes, and types, the pupils should be able to:</p> <ol style="list-style-type: none"> a. call for a meeting to form an Organizing Committee b. present and discuss the problem and how the proposed laboratory cooperatives might solve it c. pick out members of the Organizing Committee from the class d. set a definite date for revision and completion of the bylaws 	<p>Lesson 7 - Chapter V</p> <p>Organizing a Laboratory Cooperative for Savings</p> <ol style="list-style-type: none"> 1. First Meeting of Potential Members: Formation of the Organizing Committee <p>Group discussion</p>	<p>This period is set for a meeting to initiate the organization of the proposed Laboratory Cooperative for Savings. Tips on how to conduct an Orientation Meeting could be taken before the lesson. The teacher poses a problem to the group such as: the problem on tuition fees or holding an educational field trip, etc., where fund is needed and that the Laboratory Cooperative takes care of it without asking the expenses anymore from their parents. Then a Chairman who can lead the discussion is appointed and continues the discussion. He solicits the consensus of the group whether a Laboratory Cooperative has to be organized in order to help solve their problems. If the response of the group is positive, an Organizing Committee can already be formed. A target date for the revision and completion of the Bylaw would be set by the committee for the next meeting.</p> <p><u>N O T E :</u> Problems mentioned in this lesson are just examples. The teacher should not limit to such examples because problems in one school differ from other schools. At this instance. A lesson on the Bylaws maybe undertaken.</p>

IV. EVALUATION: (Sample Forms)

A. Observation.

This type of test will give the teacher the chance to observe the attitude and reaction of each child in the class. An individual sheet must be prepared by the teacher for every pupil

Name of Pupil: Pedro Cruz	August, 1975		
	Yes	Little	None at all
1. Shows desire to become a member.			
2. Participates in the deliberations.			
3. Respects the views of others by avoiding unnecessary remarks.			
4. Shares his ideas with other members of the group			
5. Accepts willingly the assigned responsibility.			

Teacher's signature

B. Answering questions (Sample)

1. Answer the following questions completely:

1. Are all the members of the group in favor of putting up a Laboratory Cooperative? Prove your answer.

2. Do you think your Laboratory Cooperative will help you in one way or another? How?

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
<p>Having been given ample time for organization the pupils would be able to:</p> <p>a. discuss and approve the proposed Bylaws</p> <p>b. study and prepare the organizational papers</p> <p>c. have the feel of the organizational papers through practice of filling up the forms</p>	<p>Lesson 8 - Chapter V</p> <p>II. Second Meeting of Potential Members - Approval of the Bylaws</p> <p>III. Preparation of Organizational papers</p> <ol style="list-style-type: none"> 1. Membership Application 2. Passbooks 3. Receipts 4. Individual Ledger 5. Receipt Listings 6. Remittance of Funds 7. Withdrawal Forms <ol style="list-style-type: none"> 1. Further group discussion 2. Filling up the forms 3. Samples of the different organizational papers for actual practice. 	<p>These lessons deal with the discussion and approval of the proposed bylaws and also familiarization with the important papers or documents such as membership, application, passbooks, receipts, ledger, and other forms. (see Appendices A and B for the samples).</p> <p>Questions such as this should be asked while taking the Bylaws:</p> <ol style="list-style-type: none"> 1. What would be the name of our Savings Club? 2. How much shall our membership fee be? 3. Can a member withdraw his membership any time he likes to? 4. What are some of our privileges and duties as a member? 5. Can anyone be a member to the Club? <p>The class must be given the feel of how to fill up the different forms through Role playing</p> <p><u>N O T E</u> : These lessons can be taken up in several meetings.</p>
<p>IV. Evaluation - (Sample)</p> <p>Multiple Choice</p> <p>1. Which of the following is the characteristic of a Passbook? Put a check(/) for the answer.</p> <p>() a. It is submitted two weeks in advance to the Treasurer.</p> <p>() b. A document kept by the members and presented when paying or drawing money.</p> <p>() c. Contains a statement of the desire of the applicant to become a member.</p> <p>() d. Contains the rules for paying and withdrawing</p> <p>2. Which of the following sentences does not describe LSC - Form 2 (Receipts) Cross out the <u>letter</u> only.</p> <p>a. Always initialed when given out by the Treasurer.</p> <p>b. It is filled up by the Treasurer when giving out money to the individual members.</p> <p>c. It serves as proof of money received from a member by the Laboratory Cooperative.</p> <p>d. It is always made in duplicate copies</p>		

I. SPECIFIC OBJECTIVES

II. CONTENT/Resources

At the end of the meeting/period the pupils should be able to:

- a. define the duties of each officer



Lesson 9 - Chapter V

IV: Election of Officers

1. Board of Directors
2. Supervisory Committee
3. Education Committee

1. Group discussion continues

III. Description of Content and of Suggested Activities

During this period, qualities of prospective officers are discussed. It is suggested, however, that duties of officers should be taken-up and explained first in order that potential members will know whom to vote during the election. Election of officers then follows under the guidance of the teacher. (refer to Appendix A for the officers' duties and privileges.)

N O T E :

1. Since the proposed Laboratory Cooperatives is intended for savings only, Credit Committee need not to be discussed here.
2. In Kinder-Grade II classes, where the teacher-adviser handles the operation of the laboratory, it is advisable for the Cooperative Coordinator of the school to call for a conference of all teachers concerned and brief them of the different forms.

Since the teacher himself handles the operation of the Savings Cooperatives, he, therefore, acts as the Treasurer. It is suggested, however, that only the following forms for such classes (Kinder-Grade II) have to be used with the aid of a Class Chart to minimize paper work:

1. Application for Membership
2. Passbook
3. Individual Student Ledger
4. Receipt Listings
5. Remittance of Funds
6. Withdrawal Forms

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
b. elect officers of the proposed Laboratory Cooperative	2. Explanation of duties of each officer	<p>A chart in the classroom can be put where regular savings of the class are posted. (see Appendix _____ for sample of chart.)</p> <p>3. The probable time for starting a Laboratory Cooperative for Savings is in the month of September. Therefore, it is suggested that a letter or notice to parents on such project must be sent during the last week of August.</p> <p>4. References listed in Chapter IV may be used to enrich some lessons, but the text is clearer and more understandable.</p>

IV. Evaluation (Sample)

Direction: Fill each blank with a word or group of words to complete each sentence:

1. _____ formulates the policies of the Cooperative.
2. _____ Committee attends to the granting of loans and withdrawals of members' deposits or savings.
3. _____ of the board gives notice of all meetings called for.
4. _____ is the custodian of all funds, and records of the cooperative.
5. _____ Committee disseminates the cooperative idea to others through seminars, workshops, study circles, lectures, etc.

S A M P L E C H A R T

Appendix _____

K I N D E R - L I L Y

N A M E	September				Total	October				Total	February			Grand Total
	8	15	22	29		6	13	20	24		9	16	23	
1. Abella, Corazon	.25	.25	x	.25	.75	.50	.25	.25	.25	1.25				2.00
2. Barredo, Arlene	.25	x	x	.75	1.00	.25	x	.50	.25	1.00				2.00
3. Custodio, Socorro	.25	x	.50	.25	1.00	x	DROPPED							1.00
4. Dedel, Dante														
5. Fernandez, Rose														
etc.														

NOTE: To Teacher Advisers:

1. Daily saving depends on the amount to be deposited.
2. Dates below each month represent all Mondays of the month. Any way may be chosen depending on the convenience of a teacher.
3. x - represents "absence". When absence occurs, the amount for that Monday could be covered up for the next column.
4. When a pupil is marked "Dropped", the passbook and the money have to be returned and claimed at the Principal's Office.
5. It is suggested that Class Chart has to be submitted to the Principal's Office at the end of the school year for filing purposes.

Class Adviser_____
Principal_____
Cooperatives Coordinator

I. Specific Objectives	II. Content/Resources	III. Description of Content and Suggested Activities
<p>Having elected and defined the duties of each officer and committee members of the proposed Laboratory Cooperative, the pupils should be able to:</p> <ol style="list-style-type: none"> point out the management relationship of a laboratory cooperative with the use of a chart state the responsibilities of each group of management compare the responsibilities of each group help in the management of the Coop cite the essentials for success of a cooperative 	<p>Lesson 10 - Chapter VI</p> <ol style="list-style-type: none"> Laboratory Cooperative for Savings. Its Operation And Management <ol style="list-style-type: none"> Members and their responsibilities Directors Managerial Staff Essentials for Success of a Cooperative <ol style="list-style-type: none"> Presentation of chart showing the procedures of how a cooperative is run and managed. Informal discussion Panel 	<p>Chapter VI should be started with the presentation of a diagram showing the procedures of how a cooperative is run and managed. Informal discussion could be used in the lower grades to make the lessons sufficiently clear.</p> <p>Panel discussion is another means of teaching this lesson. To prepare the class for this, 3 to 6 pupils will be selected to discuss the assigned topics before the audience and be ready to answer questions that may arise. The teacher, being the moderator should guide the panel members. He sees to it that the students prepare questions to start and sustain the discussion.</p>

Evaluation (Sample)

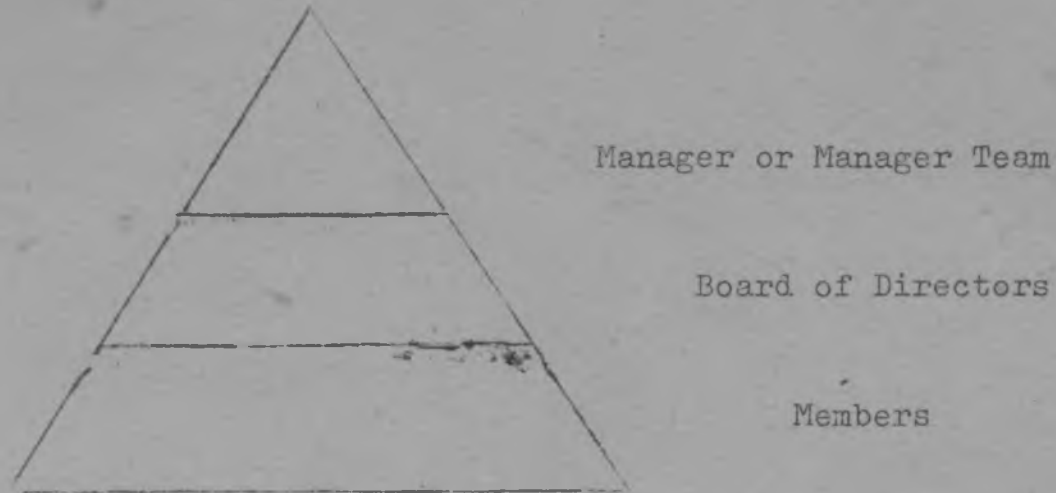
A. Analyzing a situational problem:

A Cooperative Store is managed by the following: Mrs. Cruz, who is the manager; her daughter, who is the cashier-treasurer and some members of the board. Many times you have witnessed that goods on promotion given free to the Cooperative Store by several companies are brought home by some members of the staff. Being a member of the Coop. what should you do?

- Ignore the fact.
- Talk against the management.
- Whisper this practice to any member whom you meet.
- Write a formal letter about such unusual practice to the Board of Directors.
- Ask also your share from the management.

B. (for Grades V & VI)

Below is a drawing of the management of a cooperative. Describe briefly the management relationship as illustrated in this drawing.



I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
<p>At the end of the lesson, the pupils will be able to:</p> <p>a. trace back the beginnings of consumer and credit cooperatives in Europe</p>	<p>Lesson 11-Chapter VII</p> <p>Beginnings of Consumer and Credit Cooperatives in Europe</p>	<p>Since cooperation is the very core of any cooperative, it is but proper to trace back the history of cooperatives, mentioning the characteristics of the early cooperative movement and the factors that gave rise to the formation of the Credit Societies in the early years which are the influencing elements also to our credit union movement today.</p> <p>Unit I, using the conceptual approach in Part II could be fittingly used here.</p>

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
<p>b. state the characteristics of the early cooperative movement</p> <p>c. mention some factors that gave rise to the Rochdale Pioneer Society</p> <p>d. cite instances that caused the formation of credit societies in Europe</p> <p>e. list down and describe Raiffeisen's principles</p> <p>f. compare Rochdale's principles with those of Raiffeisen</p>	<p>a. Pre-Rochdale Cooperatives</p> <p>b. The Rochdale Pioneer Society</p> <p>c. Formation of Credit Societies</p> <p>1. Research on Beginnings of Cooperatives in Europe</p> <p>2. Group Reporting</p> <p>3. Map</p> <p>4. Posters</p>	<p>Research and group reporting on the assigned topics are suggested to enrich pupils' knowledge, and give them opportunity to work cooperatively among the group members. At the same time it develops leadership in themselves.</p> <p>Divide the class into 3 or 4 smaller groups, with a leader in each respective group. Each group is given the topic to work on for their research work. A secretary or recorder in the group gives a report of their work.</p> <p>Perhaps, to add more interest on the part of the pupils, a map showing the locations of Rochdale, England, and Germany (where the cooperatives movement flourished) could be used in the class. Moreso if biography of Robert Owen and Frederick Raiffeisen can be included in this lesson.</p> <p>Posters on the different principles may be used to provide better understanding of the subject matter.</p> <p><u>N O T E :</u> This chapter may be taken up in 2 or more meetings.</p>

IV. EVALUATION: (Sample Forms)

A. Which of the following phrases does not tell about the beginnings of consumer and credit cooperatives in Europe. Encircle only the number of your answer.

1. the rising cost of living.
2. economic imbalance
3. important security for the loan
4. development of full-fledged cooperatives
5. low wages
6. the presence of a felt need affecting a large group of people.

B. Self-rating scale (Sample)

(on undertaking research work and group reporting)

Direction: Put a check (✓) under the column which corresponds to your answer.

	Yes	Little	None at all
A. 1. Did I suggest ways of working? 2. Did I volunteer to take my share of responsibility? 3. Did I consider the suggestion of others? 4. Did I accomplish the assigned task diligently and well?			
B. 1. Did I participate actively in class discussion? 2. Did I accept criticism good-naturedly? 3. Did I jot down important notes?			

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
Having been given the necessary background of the history of cooperatives in European countries and after a series of learning experiences, the pupils should be able to:	Lesson 12 - Chapter VIII Early History of Cooperatives in the Philippines.	Chapter VIII gives an insight into the causes of the various attempts that foster the cooperative movement and the laws that promote cooperatives in the Philippines.

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
<p>a. point out the various attempts to foster the cooperative movement in the Philippines</p> <p>b. describe the laws that promote cooperatives in the Philippines</p> <p>c. name and discuss the reasons for failures of the early cooperatives in the Philippines</p>	<ol style="list-style-type: none"> 1. Laws to Promote Cooperatives in the Philippines - 1907-1972 2. Reasons for Failures of the Early Cooperatives in the Philippines <ol style="list-style-type: none"> 1. Informal discussion 2. Interview of government officers on failures of early cooperatives 3. follow-up of interview results through oral report 4. Brochures 	<p>As the lesson progresses pupils will be able to make comparison of the beginnings of cooperatives in Europe and the Philippines by recalling what had been studied in the previous chapter.</p> <p>Reasons for failures of the early cooperatives can be made very practical if an interview with officials of the Bureau of Cooperatives Development, is undertaken to find out the reasons of failures of some Facomas and other local cooperatives. Before an interview is held, the teacher briefs the class on the questions to be asked in the course of the interview. Results of such interview should be evaluated in terms of an oral report in the class.</p> <p>Brochures from government agencies are also suggested as references to enrich pupils' experiences in the aforementioned lesson.</p> <p>A skit or role-playing illustrating good and bad points, such as loyalty and disloyalty, honest and dishonest management of a cooperative can be presented by the class. A selected group of the class may choose a certain situation in a cooperative management based, perhaps, on the situations that were mentioned during the interview. By this method the problems encountered by cooperatives that caused its failures could be demonstrated</p>

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
d. Compare and contrast the history of cooperatives in the Philippines with that of European countries	5. Skit/Role-playing	<p>Example: Improper use of credit by borrowers who utilized the money not for production but for luxuries and fiestas.</p> <p><u>N O T E</u> : Please refer to Appendix for tips on role-playing.</p>

IV. Evaluation (Sample)

True- False Questions.

- _____ 1. Among the Asian countries, it is only in the Philippines that the Cooperative movement is very much well-known.
- _____ 2. Socio-economic depressions of the greater populace in the Philippines gave rise to the cooperative movement.
- _____ 3. In 1907 - 1972, not a single Filipino was interested in the cooperative movement.
- _____ 4. Before the proclamation of Martial Law, cooperatives were already known to the people.
- _____ 5. All cooperatives established by our government in the past were failures.

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
Having been introduced into the causes of the various attempts which foster cooperative movement and the laws that promote cooperatives in the Philippines the pupils at the end of the lesson will be able to:	<p>Chapter IX</p> <p>Lessons 12 - 14</p> <p>The New Cooperatives Development Program</p> <p>a. Premises of the Program</p>	<p>In this Chapter the teacher has a great share in imparting because these lessons are complicated for the graders to comprehend. It is, however, suggested that the teacher has to read this chapter first thoroughly and get the gist before teaching the lesson.</p>

A study of the provisions of P.D. 175 (Appendix A) and LOI 23 (Appendix B) could be undertaken here. Grade V & VI pupils could buy mimeographed copies to facilitate the lesson.

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
<p>a. familiarize themselves with the new Cooperatives development program</p> <p>b. name and discuss the premises of the program and describe each stage</p> <p>c. state the provisions of the new Agrarian Reform</p> <p>d. infer that tenant-farmers will become owners of land in the years to come under P.D. No. 27</p> <p>e. follow-up the Laboratory Cooperative for Savings</p>	<p>b. Stages of the Program</p> <p>c. Cooperatives and Agrarian Reform</p> <p>1. Informal discussion by the teacher</p> <p>2. Jingles broadcast over the radio</p>	<p>Since the main objective in the elementary grades is the formation of ideas, it is advisable for the teacher to give only the overview of this Chapter.</p> <p>The first two lessons of Chapter IX cover the basic premises of the cooperatives development program, stages of the program and the provisions of P.D. No. 27.</p> <p>An initial discussion of the Samahang Nayon Program is included here to serve as an opener to the next lesson. Unit II of Part II could serve as a guide here.</p> <p>On the other hand, a follow-up of the Laboratory Cooperatives for Savings should be continued by the teacher in each class.</p> <p><u>N O T E :</u> Songs and Jingles may be used to enhance children's interest in the Samahang Nayon Program. Assign the class to tape or write down some jingles heard over the radio and have these jingles be read orally in the class, discussed or interpreted through a skit.</p> <p>It is still believed that the teacher can resort to any means in order to have these jingles available for her class.</p>

IV. Evaluation (Sample)

Direction: Encircle the statement that tells the best thing for you to do.

- a. If you were a farmer, what would you do upon hearing for the first time about the new cooperative development program?
1. Criticize the government for such movement.
 2. Join a seminar - workshop which may give you information on cooperatives
 3. Ignore anything about the new cooperative development program.
- b. Analyzing a situational problem.

Direction:

Read carefully the problems below which you think will give the best solution. Put an x before the letter of the sentence.

Mang Crispin who is your neighbor in the barrio has been a tenant of a certain hacendero for more than 30 years. He used to get only 20 cavans of palay out of the 500 cavans he produces per crop year. Being a member of a Barrio Association, you know fully well about the Agrarian Reform Program. What should you do to help him?

- a. Report the hacendero to the Dept. of Local Government and Community Development.
- b. Convince Mang Crispin to kill the landlod, if possible, so he can own the piece of land he is tilling.
- c. Inform Mang Crispin about the Agrarian Reform Program and convince him to become also a member of the Samahang Nayon.
- d. Just ignore Mang Crispin's situation.

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
<p>Given an introduction on Samahang Nayon Program, the pupils will be able to:</p> <p>a. define what Samahang Nayon is</p>	<p>Chapter IX -15-16</p> <ol style="list-style-type: none"> 1. The Samahang Nayon Program 2. LSD Processes 	<p>To stimulate further pupils' interest on the Samahang Nayon Program, the teacher, perhaps, could take the class for a field trip to a nearby farm where a Samahang Nayon Project is put up for demonstration purposes.</p> <p>Recall the procedures to be observed when undertaking a field trip. Guide the children to take note of the things that</p>

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
<p>b. describe briefly the three pillars (LSD) of the Samahang Nayon</p> <p>c. cite benefits/advantages of the Samahang Nayon</p> <p>d. mention the privileges of Cooperatives and functions of the different institutions such as the Cooperative Development Fund, MTAP, CISP, AMC, CRB; etc.</p>	<p>3. Privileges of coop-Cooperatives</p> <p>4. Cooperatives Deve-lopment Loan Fund</p> <p>5. Management Train-ing and Assist-ance Program (MTAP)</p> <p>6. Cooperative Insur-ance System of the Phil.</p> <p>7. AMC; CRB; NPC; CMSP; Greater Manila Consumers Coop. Market</p>	<p>they observe and see. After the field trip, encourage them to talk about the things they observed.</p> <p>Take note that a letter regarding the purpose of the field trip should be sent to the owner of the farm and the president of the SN beforehand.</p> <p>The students now discuss further the Samahang Nayon Program emphasizing its three pillars, namely, learn-ing, Savings and Discipline. They should also include the privileges of cooperatives and the functions of the dif-ferent institutions that carry out the cooperatives development program.</p>
<p>IV. Evaluation(Sample)</p>	<p>Same as Lessons 18 and 19</p>	

Cognitive: Given some books on Cooperatives and brochures on the Samahang Nayon Program the pupils will be able to get a clear idea of Samahang Nayon Program and identify the functions of the different institutions that carry out the cooperative development program.

Direction: Matching Type.

Read the items in Column A and match them with the items in Column B. Write the letter only before each number.

A

- _____ 1. Cooperative Development Loan Fund
- _____ 2. Samahang Nayon
- _____ 3. CISP
- _____ 4. Barrio Guarantee Fund
- _____ 5. Management Training and Assistance Program

B

- a. gives group life coverage to members of SN and cooperatives
- b. seeks to establish a central management and training pool
- c. the foundation of the whole cooperative development program
- d. built through the members' contributions of one cavan of palay per hectare per harvest
- e. source of loanable funds for cooperatives

Daily Logbook:

This contains a day to day record of the reaction/behavior of the children in a certain class. With this evaluation, teachers teaching in the same class will have to work cooperatively.

Name of Pupils	Miss Badilla (Soc.Studies)	Miss Geollegue (Health & Science)	Miss Losones (Vocational)	Miss Cruz (Language)
Boys:				
1. Alonso, Romeo	restless during recitation period		slept the whole period	got zero in the test
2. Basco, Bernard				
3. Castaño, Luis	very attentive		participated well in the recitation	
4. etc.				
Girls:				
1. Benitez, Arlene		got perfect score in the test		
2. Fernandez, Serena				
3. Dolor, Jessica			did not work on her project	very talkative
4. etc.				

Note: Pupils who do not have comment opposite their names indicate that no unusual behavior reaction had been noted by the teachers during the day.

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
<p>Given the reading materials the pupils will be able to:</p> <ol style="list-style-type: none"> familiarize themselves with the decree on strengthening the Cooperative movement list down and discuss the provisions of the Decree enumerate the powers of Cooperatives under P.D. No. 175 interpret the privileges of cooperatives as stated in the Decree relate the present lesson with that of the new Cooperatives Development Program generalize that cooperatives would be an integral tool of effecting income and will improve community life if P.D. 175 will be implemented 	<p>Appendix A Lesson 17 P.D.175</p> <ol style="list-style-type: none"> Same as in Chapter IX Handouts 	<p>Follow-up of the Laboratory Cooperative for Savings is never neglected.</p> <p>The teacher is once again reminded that he gives only the overview of P.D. No. 175 and LOI No. 23 due to their complexity. Therefore he resorts to his resourcefulness and appropriate methods to make the lessons simpler, understandable and interesting</p>

IV. Evaluation (Sample)

A. True - False

Direction: Put a check (✓) before a statement that is true and a cross (x) before a statement that is false.

- Presidential Decree No. 175 aims to strengthen the cooperative movement in the country.
- Under P.D. No.175 all cooperatives shall be exempted from income and sales taxes.
- All cooperatives shall be regulated and supervised by the Management and Training Program.
- Any official of the cooperative who commits crimes against the cooperative shall only be dismissed from his work and not penalized.
- Presidential Decree No. 175 is directed towards the social and economic upliftment of the masses.

I. Specific Objectives	II. Content/Resources	III. Description of Content and of Suggested Activities
<p>Having been given enough background of P.D. No. 175 the pupils at end of the lesson would be able to:</p> <ol style="list-style-type: none"> state the objective/purpose of LOI No.23 familiarize them with the letter of implementation infer good results that LOI No. 23 brings to the nation in the future 	<p>Lesson 18 Letter of Implementation No. 23</p> <p>Same as in Lesson 15 and 16 with the following additional:</p> <ol style="list-style-type: none"> Clipping articles and pictures from newspapers and old magazines which deal with Samahang Nayon (Barrio Associations) and Kilusang Bayan (Cooperatives.) Writing themes or articles for the class or school paper on subjects discussed Writing a business letter to a government agency requesting for brochures. 	

IV. Evaluation (Sample)

- Cross out the word or group of words that do not tell about LOI No. 23
 - LOI No. 23 gives the following powers to the SN except:
 - To own and dispose of property.
 - To buy the pieces of lands of the hacenderos.
 - To sue and be sued.
 - To make contracts
 - Who may not be allowed to organize the Samahang Nayon?
 - small farmers
 - foreigners
 - Filipino citizens
 - barrio inhabitants

3. Which of the following is not necessary in order to become a member of the SN?
1. Complete a prescribed pre-membership training course.
 2. Pledge to comply with savings program.
 3. Agree to surrender the pieces of land they own.
 4. Abide with its Bylaws
4. Which of the following is the purpose of a Kilusang Bayan for Credit?
- a. To build houses or to acquire lands for members.
 - b. To encourage thrift among the members and lend money for reasonable purposes.
 - c. To establish hospitals for members.
 - d. To distribute fertilizers to farmer-members.
5. Two or more Kilusang Bayans may merge and shall observe the following except.
- a. Make physical inventory and evaluation of their total assets.
 - b. Adopt new code of by-laws.
 - c. Shall make resolutions stating the reasons for consolidation.
 - d. Shall sell all assets of the K.B.
- B. This is an evaluation for the teacher to know how interesting and effective his lesson is for that particular day. This has to be given to the pupils to answer.
1. Was the lesson well presented?
 Very well _____ not very well _____
 2. Was the lesson clear and understood?
 Very clear _____ not very clear _____
 3. Was the topic itself interesting?
 Very much _____ Much _____ Less _____
 4. Was there evidence of mastery of the lesson on the teacher's part?
 Yes _____ Little _____ None at all _____
 5. Was the discussion challenging?
 Very _____ Not very _____

A P P E N D I C E S

Appendix A - Presidential Decree No. 175 Strengthening the Cooperative Movement	A ₁ - A ₆
Appendix B - Letter of Implementation No. 23	B ₁ - B ₁₇
Appendix C - Lesson Planning and Behavioral Terms	C ₁ - C ₃
Appendix D - Games	D ₁ - D ₃
Appendix E - Elementary Rules of Parliamentary Procedure.	E ₁ - E ₅
Appendix F - Essentials of Group Discussion	F ₁ - F ₄

APPENDIX A

PRESIDENTIAL DECREE NO. 175
STRENGTHENING THE COOPERATIVE MOVEMENT

WHEREAS, a parallel measure to the emancipation of tenant-farmers from feudal bondage, as provided for in Presidential Decree No. 27 dated October 21, 1972, is a provision for a strong social and economic organization and system to ensure that they will enjoy on a lasting basis the benefits of agrarian reform;

WHEREAS, there are equally less fortunate segments of our society who are in need of social and economic amelioration and should have the right to enjoy the privilege of self-development, social growth and economic independence under a truly just and democratic society;

WHEREAS, there is a need to increase income and purchasing power of the low-income sector of the population in order to attain a more equitable distribution of income and wealth;

WHEREAS, the cooperative institution is a means of attaining a more equitable distribution of income and wealth and providing the common man a dignified level of existence;

WHEREAS, the Bayanihan Spirit is an inborn trait of the Filipino people which if properly guided can serve as a strong foundation of cooperative institution;

NOW, THEREFORE, in order to effect the desired changes and reform in the economic social and political structure of our society, I, FERDINAND E. MARCOS, President of the Philippines, by virtue of the powers in me by the Constitution as Commander-in-Chief of the Armed Forces of the Philippines, and pursuant to Proclamation 1081 dated September 21, 1972, and General Order No. 1 dated September 22, 1972, do hereby order and decree the following:

Section 1. Declaration of Policy - 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.

Section 2. Cooperative Defined - Cooperative shall mean only organization composed primarily of small producers and consumers who voluntarily join together to form business enterprises which they themselves own, control and patronize.

A small producer shall mean a self-employed individual who, himself or with his family provides the primary labor requirements of his business enterprise or one who earns at least fifty percent of his gross income from the payment, proceeds or income of the labor he provides.

Section 3. Cooperative Principles - A cooperative shall be governed by the following principles:

(a) Open membership - Membership in a cooperative should be voluntary and available without artificial restriction or any social, political, racial or religious discrimination, to all persons who can make use of its services and are willing to accept the responsibility of membership.

(b) Democratic control - In primary cooperatives irrespective of the number of shares owned, each member can only cast one vote in deciding upon the affairs of the cooperative. The affairs of the cooperative shall be administered by persons elected or appointed in a manner agreed by the members and accountable to them. In other than primary cooperatives, administration shall be conducted in a suitable democratic form.

(c) Limited interests to capital - Share capital shall earn only limited interests, the maximum rate of interests to be established by the Department of Local Government and Community Development from time to time.

(d) Patrons' refund - Net income after the interest on capital has been paid shall be redistributed among the members in proportion to their patronage.

Section 4. Powers of Cooperatives - Cooperatives shall have the following powers:

(a) To exercise the same rights and privileges given to persons, partnerships and corporations provided under existing laws;

(b) To establish and operate business enterprises of all kinds as their needs dictate and their capabilities allow subject to the provisions of existing laws;

(c) To establish rural banks under the Rural Bank Act and/or to purchase government held preferred share of rural banks which may be converted to voting common stock, under the rules and regulations to be promulgated by the Monetary Board of the Central Bank and the Agrarian Reform Fund Commission;

(d) To enjoy all the privileges and incentives granted by the NACIDA Act and those granted by all government agencies to business organizations under existing laws, provided that all requirements are met;

(e) To petition the government to expropriate idle urban or rural lands for agricultural production cottage industry, business or housing purposes; and

(f) To own and dispose of property, to enter into contract, to sue or be sued, and to do and perform such other acts as may be necessary in the pursuit of its objectives.

Section 5. Privileges of Cooperatives - Cooperatives shall enjoy the following privileges:

(a) Exemption from income taxes and sales taxes provided that a substantial portion of the net income of the cooperatives is returned to members in the form of interests

and/or patronage refunds; Provided, further, that for income tax purpose, non-agricultural cooperatives shall be exempt for a period of five (5) years and agricultural cooperatives for a period of (10) years reckoned from the date of registration with the Department of Local Government and Community Development; Provided, finally that the taxable income shall mean that portion of the cooperative's income after deducting the interest paid to members and patronage refunds;

(b) In areas where appropriate cooperatives exist, the preferential right to supply rice, corn, and other grains, fish and other marine products, meat, eggs, milk, vegetables, tobacco and other agricultural commodities produced by members of the cooperatives concerned to State Agencies administering price stabilization programs; and

(c) In appropriate cases, exemption from the application of the Minimum Wage Law upon the recommendation of the Bureau of Cooperatives Development subject to the approval of the Secretary of Labor.

Section 6. Financial Assistance to Cooperatives - There is hereby created a Cooperatives Development Loan Fund for the development of the cooperative movement.

(a) Sources of funds - This Fund shall be financed from the following sources:

- 1) General appropriations
- 2) Proceeds of sales of US Public Law 480 commodities
- 3) Foreign loans or proceeds of sales of commodity loans
- 4) Grants and donations
- 5) Levies imposed by existing laws on agricultural commodities for the development of cooperatives; and
- 6) Such other sources as are now provided by existing laws or as may be provided for in the future.

(b) Uses - This Fund shall be utilized for the following purposes:

- 1) Source of loanable funds to cooperatives;
- 2) Serves as a guarantee for loans granted to cooperatives; and
- 3) Source of advances to cooperatives for the purchase of equity of rural banks.

In no case shall any portion of this fund be utilized for direct loans to farmer members. As far as practicable, funds shall be channelled through existing government and private financial institutions.

(c) Administration of fund - For purposes of administering the fund there is hereby created a Management Committee composed of:

- 1) A representative of the Department of Local Government and Community Development who shall serve as chairman;
- 2) A representative of the Central Bank of the Philippines;

- 3) A representative of the Philippine National Bank;
- 4) A representative of the Department of Agriculture and Natural Resources;
- 5) A representative of the Department of Agrarian Reform; and
- 6) Two representatives of the Cooperative Movement designated by the Secretary of the Department of Local Government and Community Development.

The Management Committee shall have the power to administer this fund and prescribe rules and regulations for its utilization.

(c) Other financial assistance - The Agrarian Reform Fund Commission, Greater Manila Terminal Food Market, National Development Corporation or their subsidiary institutions or the subsidiary institutions of any government financial agency or any government agency is authorized to establish or acquire fixed facilities such as storage facilities, processing facilities, food markets and other facilities requiring large long-term investment which shall be leased or sold to cooperatives. Likewise, cooperatives shall have preferential right to purchase or lease existing facilities as herein above specified belonging to other government institutions and agencies.

Section 7. Management and Training Assistance - There is hereby established a Management and Training Assistance Program. It shall create a Central Management and Training Pool to be composed of top caliber managers, who may be assigned to actively manage a cooperative or cooperatives for the prime purpose of training an understudy or understudies to assume management thereafter. In this connection, it may contract for and defray the cost of professional managers and/or firms who shall actively manage cooperatives as part of the training program. Cooperative managers contracted for this purpose shall be exempt from WAPCO salary rates. Training programs to develop cooperative managers may be undertaken by any existing educational or other institutions on contract basis.

Suitable and practical management training materials and guides be developed for the use of cooperative managers.

The Management and Training Assistance Program shall be financed from the following sources:

- (a) General appropriations;
- (b) Income from the Cooperative Development Loan Fund;
- (c) Grants and donations; and
- (d) Contribution from cooperatives.

Section 8. Powers of Regulatory Agency - The Department of Local Government and Community Development through the Bureau of Cooperatives Development is vested with full authority to promulgate rules and regulations to govern the promotion, organization, registration, regulation and supervision of all types of cooperatives. Specifically, it shall have the following powers:

- (a) To call on any office, agency, instrumentality or individuals belonging to the government or private sector for such assistance as may be needed.

(b) To register new cooperatives, re-register existing cooperatives and regulate and supervise the following types of cooperatives:

- 1) Barrio Associations which shall have the provisional status of a cooperative and serve the requirements of Presidential Decree No. 27 in the issuance of certificates of land transfer;
- 2) Local or primary cooperatives which shall be composed of natural persons and/or barrio associations;
- 3) Federations which shall be composed of cooperatives which may or may not perform business activities; and
- 4) Unions of cooperatives which shall not perform any business activities.

Provided that in the case of registration, the cooperative shall file its application or petition for re-registration within a period of six (6) months from the date of promulgation of this Decree, and its corporate existence shall be deemed to continue until the application or petition is approved or denied; and Provided, further that for purposes of re-registration, Section 2 and 5 (a) hereof shall not be applicable to existing cooperatives which do not meet the qualification requirement provided for in this Decree.

(c) To determine the manner and extent by which powers, privileges, assistance and support granted to cooperative provided by this Decree shall be exercised or enjoyed by cooperatives;

(d) To suspend the operation or cancel the registration of any cooperative after hearing and when in its judgment and based on findings, such cooperative is operating in violation of this Decree, rules and regulations, existing laws as well as the by-laws of the cooperative itself;

(e) To liquidate and to determine disposal of assets and settlement of liabilities of any cooperative which has been inoperable, inactive or defunct or any cooperative violating the penal provisions herein provided;

(f) To recommend charges to be filed against any official of any cooperative who has committed crimes against the cooperative or who has violated the penal provisions herein provided; and to establish rules and regulations governing the suspension and/or expulsion of any members of a cooperative;

(g) To condone the principal and/or accumulated interest on past due production and/or farm improvement loans extended by the Agricultural Credit and Cooperative Financing Administration and the Agricultural Credit Administration to farmer members of agricultural cooperatives, and to authorize writing off of bad debts or bad account of agricultural cooperatives arising from loans granted by the Agricultural Credit and Cooperative Financing Administration or the Agricultural Credit Administration subject to the rules and regulations to be promulgated jointly by the Department of Local Government and Community Development and the Department of Finance;

LETTER OF IMPLEMENTATION NO. 23

IMPLEMENTING PRESIDENTIAL DECREE NO. 175 DATED APRIL 14, 1973 GOVERNING THE ORGANIZATION, ADMINISTRATION AND SUPERVISION OF SAMAHANG NAYON (BARRIO ASSOCIATIONS) AND KILUSANG BAYAN (COOPERATIVES)

Pursuant to the provisions of Section 11 of Presidential Decree No. 175, date April 14, 1973, the following regulations governing the organization, administration and supervision of samahang nayon (barrio association) and kilusang bayan (cooperatives) are hereby promulgated for the information and guidance of all concerned.

Regulation 1. Title - These regulations shall be known as the regulations implementing the provisions of Presidential Decree No. 175, dated April 14, 1973, entitled "Strengthening the Cooperative Movement."

REGULATIONS ON SAMAHANG NAYON AND OTHER PRE-COOPERATIVE ORGANIZATIONS

Regulation 2. Samahang Nayon (Barrio Association) - Samahang Nayon is a body corporate composed primarily of small farmers residing and/or farming within the geographical limits of a barrio for the purpose of improving the quality of life of the barrio people.

The term farming refers to the culture and production of grains, livestock and dairy, poultry and eggs, vegetables including mushrooms, fruits, fiber, forest and forest products, pasture land, sugar, palm and oil trees, as well as the activities of fishing and other marine products, horticulture and apian culture.

A small farmer is one who is the actual tiller whether fullowner, amortizing owner or lessee of not more than seven (7) hectares of rice or corn land or their equivalent in other crops as determined by the Department of Local Government and Community Development, hereinafter referred to as the Department.

Regulation 3, Who May Organize - Twenty-five or more persons primarily small farmers, Filipino citizens, residing and/or farming in the proposed area of operation, may organize themselves into a samahang nayon. For purposes of registration, at least fifteen incorporators must sign the articles of incorporation.

Regulation 4. Articles of Incorporation - The articles of incorporation duly signed, shall be acknowledged by the incorporators before a Notary Public or other officers authorized to take acknowledgments.

No articles of incorporation shall be registered unless the same conforms substantially with the model articles of incorporation prescribed by the Bureau of Cooperatives Development, hereinafter referred to as the Bureau.

Regulation 5. By-laws - All samahang nayon shall adopt for their management a code of by-laws

No by-laws shall be registered unless the same conforms substantially with the model by-laws prescribed by the Bureau.

Regulation 6. Effects of Registration - Upon registration and the issuance of the corresponding certificate, the samahang nayon shall be a body corporate with the following powers:

- a. To own and dispose of property;
- b. To enter into contracts;
- c. To sue and to be sued; and
- d. To do and perform such other acts as may be necessary in the pursuit of its objectives.

Regulation 7. Membership - Persons of fifteen years of age or over, or who are heads of the household residing and/or farming within the geographical boundaries of the barrio may be apply for membership. Before one is accepted as a member, he shall be required to:

- a. Complete a prescribed pre-membership training course;
- b. Pledge to adopt improved farming practices;
- c. Pledge to comply with a savings program;
- d. Pay the required membership fees; and
- e. Agree to comply with the stipulations of the samahang nayon membership agreement.

All agreements shall conform substantially with the model membership agreement prescribed by the Bureau.

No person shall be a member of more than one samahang nayon.

Regulation 8. Grounds for Suspension/Expulsion of Members - The following are the grounds for suspension/expulsion from a samahang nayon:

- A. Failure to pay membership fees, dues or contributions;
- b. Failure to comply with any of the duties of membership;
- c. Failure to comply with the terms and conditions of the membership agreements;
- d. Act or omission injurious or prejudicial to the samahang nayon; and
- e. Such other grounds as may be provided for by the Department.

Regulation 9. Barrio Guarantee Fund and Barrio Savings Fund - All samahang nayon shall adopt and implement the barrio guarantee fund and barrio savings fund programs as prescribed by the Department through the Bureau.

A Barrio Guarantee Fund for the samahang nayon is hereby constituted for the following purposes:

- a. To guarantee the payment of Land amortizations of members within the purview of Presidential Decree No. 27;

- b. To capitalize full-fledged cooperatives;
- c. To purchase shares of stocks of and/or to capitalize rural banks and development banks; and
- d. To be used for other purposes as may be authorized by the Department through the Bureau.

Members of the samahang nayon shall contribute to this Fund a minimum of one cavan of palay per hectare per harvest or its equivalent.

To implement the barrio savings fund program, the Agricultural Credit Administration, the rural banks, the Philippine National Bank and other authorized financial institutions are hereby directed to automatically deduct from every production loan of members of samahang nayon an amount equivalent to five percent (5%) of such loans. Such amount shall be deducted at the time the loan is released and shall be held in a special time deposit account in the name of the samahang nayon for the account of the member. Members who do not obtain production loans shall constitute a minimum amount of five pesos (₱5.00) per month.

The mechanics for the administration, utilization and disposition of funds under the barrio guarantee fund and the barrio savings fund programs shall be as prescribed by the Department through the Bureau.

Regulation 10. Grounds for Suspension/Cancellation of Certificate of Registration - The operation of a samahang nayon may be suspended or its registration cancelled by the Secretary of the Department, after hearing, in the following cases:

- a. Where such samahang nayon fails to function within a period of six months from the date of registration;
- b. Where such samahang nayon fails to exercise any of its powers or discharge any of its duties and responsibilities under the membership agreement;
- c. Where the percentage of amortizing owners in default in such samahang nayon exceeds 20%; and
- d. Where such samahang nayon violates any rules or regulations promulgated by the Department through the Bureau.

The decision of the Secretary of the Department shall be final and conclusive.

Regulation 11. Grounds for Dissolution - A samahang nayon may be dissolved either voluntarily or involuntarily.

Voluntary dissolution may be effected by a resolution adopted by at least two-thirds (2/3) vote of all the members at an annual or special membership assembly called for the purpose.

Said resolution signed by two-thirds (2/3) of all the members voting for the dissolution shall be submitted to the Provincial Development Officer of the Department. It must be accompanied by a sworn statement of the board of directors certifying, among others, that:

- a. The resolution is genuine and authentic; and
- b. The proposed dissolution will not prejudice the interest of third persons.

Involuntary dissolution shall be effected upon order of the Secretary of the Department for any of the following causes:

- a. Repeated failure to meet its obligations; and
- b. For any of the causes enumerated under Regulation 10 of these regulations.

Regulation 12. Other Pre-Cooperative Organizations - Existing cooperative organizations and organizations to be formed which do not meet the minimum requirements for kilusang bayan (cooperative) may be registered as pre-cooperative organizations.

Pre-cooperative organizations are classified into.

- a. Producers' associations;
- b. Credit unions;
- c. Buying clubs;
- d. Consumers' associations; and
- e. Service associations.

Regulation 13. Effect of Registration of Pre-Cooperative Organizations - The registration referred to in the next preceding regulation shall have the effect of conferring provisionals cooperative status to the organization and it shall thereafter be entitled to the benefits granted and the obligation imposed by Presidential Decree No. 175 and these regulations.

All organizations registered as provisional cooperatives under Regulation 12 are given two (2) years within which to qualify for registration as kilusang bayan. Failure to qualify shall be a ground for the cancellation of their registration.

Regulation 14. Merger/Amalgamation -- Provisional cooperatives are authorized to merge or amalgamate in order to qualify for registration or re-registration as kilusang bayan, in which case, the procedures set in Regulations 25 and 26 shall be followed.

REGULATIONS OF KILUSANG BAYAN (COOPERATIVES)

Regulation 15. Organizations Considered as Kilusang Bayan - Kilusang bayan shall mean only organizations which have complied with the requirements of Presidential Decree No. 175, these rules and regulations, as well as the requirements of the Department through the Bureau.

For purposes of Section 9 of Presidential Decree No. 175 the term kilusang bayan shall be considered as the equivalent of the term "Cooperative" in the vernacular.

Regulation 16. Purposes - A kilusang bayan may be registered for the mutual benefit of the members thereof, who have for their common objective any lawful purpose or purposes, more particularly the following:

- a. To encourage scientific production and marketing among the members;
- b. To provide goods, services and other requirements to the members;
- c. To encourage thrift among the members;
- d. To create funds and extend credit to the members for productive and provident purposes;
- e. To build houses or to acquire lands for the members;
- f. To insure against losses of the members;
- g. To promote and advance the economic, social and educational condition of the members;
- h. To undertake such other activities calculated to help the members solve their problems on a cooperative basis;
- i. To coordinate and facilitate the activities of kilusang bayan; and
- j. To establish, own or operate rural banks, cooperative banks, development banks, cooperative insurance and cooperative wholesale and retail complexes.

Regulation 17. Kilusang Bayan are not in Restraint of Trade - Any registered kilusang bayan shall be deemed not to be a conspiracy nor a combination in restraint of trade nor an illegal monopoly, nor an attempt to lessen competition or to fix prices arbitrarily or to create a combination or pool in violation of any law of the Philippines; and the marketing contracts and agreements entered into by kilusang bayan and their members shall be considered not to be illegal nor in restraint of trade nor contrary to the provisions of any law or statute enacted against pooling or combinations.

Regulation 18. Who May Organize - Any group of small producers and of consumers, Filipino citizens, of legal age, residing/working in the proposed area of operation, may organize a kilusang bayan subject to the rules and regulations promulgated by the Department through the Bureau.

A group of samahang nayon or other pre-cooperative organizations may organize a kilusang bayan.

Regulation 19. Articles of Incorporations - Articles of incorporation of a proposed kilusang bayan shall be signed by at least fifteen (15) incorporators if the membership is composed of natural persons, or by at least ten (10) incorporators represented by their presidents if the membership is composed of samahang nayon or other pre-cooperative organizations; and acknowledged by them before a notary public or other officers authorized to take acknowledgments.

No articles of incorporation shall be registered unless the same conforms substantially with the model prescribed by the Bureau.

Regulation 20. Treasurer's Sworn Statement - The Bureau shall not register a kilusang bayan unless the articles of incorporation is accompanied by a sworn statement of the treasurer elected/appointed by the incorporators showing:

- a. In the case of a kilusang bayan with capital stock, that at least twenty per centum (20%) of the number or authorized shares of capital stock has been subscribed

and that at least twenty per centum (20%) of the subscription has been paid to him in cash; or

b. In the case of a kilusang bayan without capital stock, the number of members and the amount of their capital contribution paid to him in cash. The payment and/or transfer under clauses (a) and (b) of this Regulation is for the benefit and to the credit of the kilusang bayan. The Director of the Bureau shall satisfy himself that the capital contribution of members under this Regulation is sufficient for the initial operation of the kilusang bayan.

Regulation 21. Code of By-Laws - Each Kilusang bayan to be registered shall adopt a code of by-laws. The by-laws shall be filed with the Director of the Bureau at the time of the filing of the articles of incorporation.

No code of by-laws shall be registered unless the same conforms substantially with the model prescribed by the Bureau.

Regulation 22. Limited and Unlimited Liabilities - A kilusang bayan which has for its purpose/s one or more of those specified under Regulation 16, may be registered with limited or unlimited liability; provided, that the liability of a kilusang bayan which has a kilusang bayan as a member shall be limited.

In the case of a kilusang bayan with limited liability, a member shall be liable for the debts of the kilusang bayan to the extent of the unpaid amount of his subscription to the capital stock or to the membership capital.

In the case of a kilusang bayan with unlimited liability a member shall, upon the liquidation of the kilusang bayan, be jointly and severally liable for the debts of the kilusang bayan.

Regulation 23. Evidence of Registration - A certificate of registration signed by the Director of the Bureau shall be conclusive evidence of registration unless it is proven that the same has been cancelled.

Regulation 24. Effect of Registration - Upon registration, the kilusang bayan shall be a body corporate.

Regulation 25. Merger - Two or more kilusang bayan may join together as a single kilusang bayan upon a resolution of each kilusang bayan as approved by a vote of two-thirds ($2/3$) of all the members entitled to vote in a membership meeting held for the purpose. The resolution shall state the reasons for such consolidation and shall be certified to by the secretary and attested by the board of each kilusang bayan.

The kilusang bayan which have decided to consolidate shall make a physical inventory and valuation of their total assets and a statement of their total liabilities. The sum total of the assets and liabilities shall constitute the assets and liabilities of the new kilusang bayan. The certificate of registration of the consolidating kilusang bayan shall be cancelled and a certificate of registration shall be issued to the new kilusang bayan.

Evidence of membership contributions shall be surrendered to the new kilusang bayan and new forms for membership contributions shall be issued in lieu thereof.

Regulation 26. Transfer of Assets and Liabilities of Kilusang Bayan - A kilusang bayan shall make a physical inventory and valuation of its assets and its liabilities to be duly certified to by the treasurer/manager and attested by the board of directors. Sain transfer shall be duly acknowledged in writing by the manager of the transferee kilusang bayan and concurred in by its board of directors.

The resolution stating the reasons for and the decision for the transfer and the resolution of acceptance both approved by a vote of two-thirds ($2/3$) of all the members entitled to vote at the general assembly of the kilusang bayan transferring and the kilusang bayan accepting the transfer held separately for the purpose, shall be transmitted to the Regional Director of the Department who shall process the same and transmit the papers together with his recommendation to the Director of the Bureau. If the Director of the Bureau approves the transfer, he shall cancel the registration of the transferring kilusang bayan and order the transferee kilusang bayan to prepare a financial statement together with its schedule.

Regulation 27. Division of Kilusang Bayan - Division of a kilusang bayan into two or more kilusang bayan is to be effected when the exigencies of the business warrant and demand, provided that the viability of the groups is assured. All such divisions shall be approved by a vote of two-thirds ($2/3$) of all the members entitled to vote at a general assembly called specifically for such purpose. The board shall place for approval the plan for the division of membership, business, assets, and the liabilities of, and claims against the kilusang bayan. The approved resolution duly certified to by the Secretary and attested by the board of directors of the kilusang bayan shall be submitted to the Regional Director of the Department who shall within ten (10) days from receipt thereof, transmit the papers to the Director of the Bureau, together with his comments and recommendation. If the Director of the Bureau is satisfied of the need for the division, and the proposed kilusang bayan have fair chances to succeed, then he shall approve the division.

Upon the approval of the division, each division shall submit a new set of articles of incorporation and by-laws and other papers that are required for registration to the Regional Director of the Department who shall process the same and transmit the papers together with his recommendation to the Director of the Bureau.

The new kilusang bayan shall become bodies corporate upon the issuance of their respective certificates of registration by the Director of the Bureau. The Director of the Bureau shall thereafter cancel the registration of the old kilusang bayan.

Regulation 28. Claims of Creditors - The Director of the Bureau shall not approve any division unless there is a resolution binding the new kilusang bayan to be jointly

and severally liable for valid claims of creditors. In case of mergers, the new kilusang bayan shall bind itself to be liable for valid claims of creditors.

Membership

Regulation 29. Membership in Kilusang Bayan - The following may qualify for membership in a kilusang bayan:

- a. Any natural person who is:
 1. A citizen of the Philippines;
 2. Of legal age and with capacity to contract or head of a family; and
 3. A small producer or a consumer in the area of operation of the kilusang bayan.
- b. Any member of a samahang nayon.
- c. A registered samahang nayon, or other pre-cooperative organization.
- d. Any registered kilusang bayan.

Regulation 30. Membership of Minors - Persons of at least 15 years of age who have visible means of income through their own independent work and effort and who can in addition comply with the qualifications for membership may likewise qualify for membership in a kilusang bayan.

Regulation 31. Final Authority in a Kilusang Bayan - Final authority in every kilusang bayan shall be vested in the general assembly of the members.

Board of Directors and Committees

Regulation 32. Board of Directors and Committees - A kilusang bayan shall be managed by a board of directors of not less than five nor more than fifteen directors elected by the general assembly for a term fixed in the by-laws but not exceeding two years and shall hold office, until removed. The by-laws may provide for such committees as its business and operations may require. Officials of the Department and the Bureau may serve as members of the board of directors of any kilusang bayan upon authorization of the Secretary of the Department.

Regulation 33. Disqualifications - Members under any of the following circumstances are disqualified to be voted upon to the position of director or committee member or to continue as such in any kilusang bayan:

- a. Holding any elective position in the government except barrio council men;
- b. Having conflicting interest with the business of the kilusang bayan;
- c. Having been absent for three (3) consecutive board or committee meetings without being excused;
- d. Having been removed from office by the general assembly; and
- e. Being a full time employee of the kilusang bayan concerned.

Regulation 34. Removal of Officer, Director of Committee Members - An elected officer, director or committee member may be removed by a vote of the majority of the members entitled to vote at an annual or special general assembly. The person involved shall have an opportunity to be heard at said assembly.

Regulation 35. Contract for Profit Prohibited - No director, officer, committee member or employee, during the term of his office, shall be directly or indirectly a party to a contract for profit with the kilusang bayan.

Regulation 36. Illegal Acts of Cooperative Officials and Employees - The directors, committee members, officers and employees of the kilusang bayan shall, in the discharge of their respective duties, act in accordance with the Decree, regulations, by-laws and resolutions of the general assemblies, and for any willful and deliberate violation of the above, those responsible shall be held jointly and severally liable up to the extent of the damage or prejudice suffered by kilusang bayan.

Regulation 37. Purchase of Shares of Stock of Rural Banks - Samahang nayon (s) and kilusang bayan (s) shall have the option to purchase government-held preferred shares of rural banks as well as common stocks therein.

For this purpose, samahang nayon are authorized to utilize the sum of money existing under their barrio guarantee fund and barrio savings fund programs. In any case, any government-held preferred shares so purchased shall be converted to voting stocks. Where any of the shares of stocks are owned by samahang nayon or kilusang bayan, they shall be allotted membership in the board of directors of the rural bank in proportion to the equity they hold vis-a-vis the equity of other stockholders. In any case, at least one member of the board of directors of the rural bank shall be a duly authorized representative of the samahang nayon (s) and/or kilusang bayan(s).

Regulation 38. Establishment of Rural Banks - Samahang nayon (s) and/or kilusang bayan (s) are authorized to establish rural banks in any province (s) or locality and may operate branches as needs of members would require. Credit cooperatives may register as rural bank or private development bank. Such rural banks shall conduct business within the area of operation of the samahang nayon (s) and/or kilusang bayan (s). Such rural banks may receive deposits from the general public: provided, that deposits from the general public shall in no case exceed the deposits of members of such rural banks. Such rural banks shall extend loans only to their members, members of the samahang nayon (s) and kilusang bayan (s).

Regulation 39. Salary Deduction Agreement - (a) A member of a kilusang bayan may, notwithstanding the provisions of existing laws, execute an agreement in favor of the kilusang bayan authorizing his employer to deduct from the salary or wages payable to him by the employer such amount as may be specified in the agreement and to pay the amount so deducted to the kilusang bayan in satisfaction of any debt or other demand owing from the member to the kilusang bayan.

(b) Upon the execution of such agreement the employer shall, if so required by the kilusang bayan by a request in writing and so long as such debt or other demand or any part of it remains unpaid, make the deduction in accordance with the agreement and remit forthwith the amount so deducted to the kilusang bayan.

(c) The term "employer" as used in this section includes the Government of the Philippines or of any local authority and any other person, natural or juridical, who has under his employ a member of a kilusang bayan.

Regulation 40. Exemption from Bidding Requirements - Kilusang bayan transacting business with the Government of the Philippines or any of its political subdivision or any of its agencies or instrumentalities, including government-owned or controlled corporations shall be exempt from bidding requirements upon approval of the contract by the Bureau.

Capital and Funds

Regulation 41. Sources of Capital - Kilusang bayan may derive funds from:

a. Members' capital contribution, which may either be in the form of shares of stock (if stock cooperative) or members' contribution (if non-stock cooperative).

The Capital stock of kilusang bayan may consist of common stock as well as preferred stock, if the latter is provided for in the by-laws.

Preferred stocks shall not be entitled to vote. They shall, however, have preference as to assets in case of liquidation or dissolution of the cooperative. They shall receive interest rates higher than common stocks. Such stocks may be issued to members as well as non-members.

Common stock shall be issued only to members and shall receive an interest rate which shall not exceed the rate established by the Department.

- b. Loan capital, including deposits of any kind;
- c. Retains authorized on a percentage or per unit basis;
- d. Revolving capital, by deferment of the payment of patronage refunds and/or by authorized retains from patronage refunds; and
- e. Fees, dues, levies, subsidies, grants, donations, fines and such other sources as may be agreed upon by the members or may be authorized by the Department.

Regulation 42. Loans, Grants and Donations - The Philippine Government or any of its political subdivisions is empowered to give loans to kilusang bayan and grants or donations in any form to duly registered samahang nayon and/or kilusang bayan. Samahang nayon and kilusang bayan may receive grants or donations in any form from any source, local or foreign.

Grants, donations, gifts, bequests under this section shall be exempt from any and all forms of donor and donees' taxes including gift taxes. Such grants, donations, gifts, bequests shall be allowable deductions under the provisions of the National

Internal Revenue Code for income tax purposes.

Regulation 43. Computation of Net Income - The net income of every kilusang bayan shall be the amount remaining after deducting from the gross income the cost of operations and other expenses provided for in the approved budget.

Regulation 44. Distribution of Net Income - Unless a different percentage is prescribed by the Bureau, the net income of every kilusang bayan shall be allocated in the following manner:

- a. At least ten percent (10%) for General Reserve Fund;
- b. Ten percent (10%) for cooperative education and training which amount shall form part of the operating expense of the kilusang bayan. One half of this amount shall be utilized by the kilusang bayan for the education and training of its officers and members. The other half shall be remitted to the Cooperative Education and Training Fund which shall be administered by the Advisory Board created under Presidential Decree No. 175;
- c. The remainder shall be allocated for interest on capital and/or patronage refunds, as determined by the Board of directors.

Existing Reserve Funds of cooperatives established under previous cooperative laws shall form part of the General Reserve Fund provided herein.

Regulation 45. Cooperative Education and Training Fund - There is hereby created a Cooperative Education and Training Fund.

The funds, assets and properties of whatever name or nature of the defunct Central Cooperative Educational Board are hereby constituted to form part of the above mentioned fund. Proceeds from sale of printed materials provided by the Bureau to the samahang nayon, registration fees and audit fees shall likewise form part of this Fund.

This Fund shall be transferred to an appropriate pambansang kalipunan ng mga kilusang bayan (national cooperative union) as soon as one is organized and registered. In the interim, such Fund shall be administered by the Advisory Board created under Presidential Decree No. 175.

Liquidation

Regulation 46. Liquidation - Liquidation shall be effected upon dissolution of a kilusang bayan either voluntarily or involuntarily.

In a voluntary dissolution, the resolution dissolving the kilusang bayan adopted and signed by two-thirds (2/3) of all the members entitled to vote at a general or special assembly called for the purpose shall be submitted to the Director of the Bureau through the Regional Director of the Department for approval. It shall be accompanied by a sworn statement of the board of directors certifying among others:

- a. That the resolution is genuine and authentic;

- b. That the dissolution shall not prejudice its members or any person whomsoever, and.
- c. That the members' investments including equities, if any, have been returned to them.

In an involuntary dissolution, the Director of the Bureau through the Regional Director of the Department may order in writing that the kilusang bayan be dissolved for any of the following causes:

- a. After an audit or inquiry, the report thereon shows that the kilusang bayan is inoperable; or
- b. If the kilusang bayan has not commenced its business within one year without just cause from the date of registration; or
- c. If the kilusang bayan has ceased working for one year, or
- d. If the kilusang bayan has failed to provide financial and other reports to its members; or to send to the Department the annual reports required by the Department through the Bureau; or
- e. If the kilusang bayan has been doing business liable to cause injury to the public; or
- f. If the kilusang bayan has persistently violated Presidential Decree No. 175, orders of the Department and the Bureau, these regulations, or its by-laws; or
- g. If the kilusang bayan is no longer found in the area of operation; or
- h. If there is fraud or misrepresentation during the registration of the kilusang bayan; or
- i. If there is grave abuse of its charter or privileges authorized under the Decree.

In all cases wherein it appears that the appointment of a liquidator is unnecessary, the Director of the Bureau shall after hearing, issue an order cancelling the certificate of registration of a kilusang bayan. Upon cancellation, the kilusang bayan shall cease to be a body corporate.

Types of Kilusang Bayan

Regulation 47. Types of Kilusang Bayn - Kilusang bayan may fall under any of the following categories:

- a. Producers;
- b. Marketing;
- c. Credit;
- d. Consumers, and
- e. Service.

Kilusang bayan for producers are those which are organized primarily for the production of a particular product or commodity.

Kilusang bayan for marketing are those which are engaged primarily in the marketing of products of members as well as the supply of production input.

Kilusang bayan for credit are those which are engaged in receiving deposits and granting loans. Kilusang bayan for credit singly or in association with one another may register as rural banks, cooperative banks, development banks and other forms of banks. Such banks may qualify for the Management Training and Assistance Program as well as the Cooperative Development Loan Fund.

Kilusang bayan for consumers are those which are engaged in procuring and distributing goods to members and non-members for their mutual benefit.

Kilusang bayan for service are those which are engaged primarily in rendering service to meet the special needs of members of a community and includes, among others, housing, labor and insurance cooperatives.

Katipunan (Federations) ng Kilusang Bayan

Regulation 48. Who May Organize Katipunan (Federation) ng Kilusang Bayan - Two or more kilusang bayan may form a katipunan.

Regulation 49. Membership - Membership shall be open only to kilusang bayan. Registered kilusang bayan may unite to form katipunan on the provincial, regional and/or national levels.

Regulation 50. Distribution of Net income - The provisions of Regulation 41 and 44 concerning computation and distribution of net income shall apply to katipunan, except that the general reserve fund to be set aside shall at least be twenty (20) percent of the net income.

Kalipunan (Union) ng Kilusang Bayan

Regulation 51. Who May Organize Kalipunan ng Kilusang Bayan - Two or more kilusang bayan may form a kalipunan.

Regulation 52. Pambansang Kalipunan ng mga Kilusang Bayan - There shall be registered only one pambansang kalipunan ng mga kilusang bayan at the national level to which all types of kilusang bayan, provincial, regional and national katipunan and kalipunan may affiliate. Such a kalipunan may:

- a. represent all the kilusang bayan in the Philippines at home and abroad;
- b. acquire, analyze and disseminate economic, statistical and other information regarding kilusang bayan;
- c. conduct studies in the economic, legal, financial, social and other phases of cooperation and publish the results thereof;

- d. promote the knowledge of cooperative principles and practices;
- e. develop the cooperative movement in the Philippines within the framework of the national economic plan of the government;
- f. make available audit services to its members;
- g. plan and implement a program of cooperative education; and
- h. advise the appropriate authorities on all questions relating to kilusang bayan.

Regulation 53. Applicability of Provisions for Katipunan ng Kilusang Bayan to Kalipunan - The provisions of the regulations on Katipunan ng kilusang bayan shall as far as practicable apply to kalipunan.

COOPERATIVE DEVELOPMENT LOAN FUND

Regulation 54. Cooperative Development Loan Fund - The Cooperative Development Loan Fund created under Section 6 of Presidential Decree No. 175 is hereby vested with corporate personality, with powers to enter into contracts, to own and dispose of property, to sue or be sued, and such other powers necessary to carry out the objectives of the Fund.

The Management Committee charged with the administration of the Fund shall represent the said Fund and shall have, in particular, the following powers, duties and responsibilities:

- a. It shall have the power to contract, to receive grants, donations and other funds from the sources identified in Section 5, Item (a) of Presidential Decree No. 175, as well as to obtain loans from local and foreign agencies;
- b. It shall administer the funds of the Cooperative Development Loan Fund and disburse the same for the purposes and within the limitations set forth in Section 5, Item (b) of Presidential Decree No. 175;
- c. It shall adopt and promulgate realistic standards for the development loan fund to be used either as loan fund, cooperative guarantees for loans, or advances to kilusang bayan for the purchase of equity of rural banks;
- d. It shall invest idle funds of the fund as it deems best;
- e. It shall have power to do any and all acts necessary for the discharge of any of the above powers, duties and responsibilities; and
- f. As soon as it is constituted, the Management Committee shall meet to promulgate rules of procedure to govern its workings as a body.

Regulation 55. Transfer of Fund - The Rural Cooperative Fund appropriated under Republic Act Numbered 6551 in the amount of Fifty Million Pesos (P50M) is hereby transferred to the Cooperative Development Loan Fund.

Regulation 56. Term of Office of Members - Members of the Management Committee coming from the cooperative sector shall hold office for a term of two years: Provided, however, that of the first two appointees, one shall hold office for a term of one year only, to be determined by drawing of lots. Thereafter, all shall hold office for two years.

Nothing in this regulation shall preclude re-appointment to the Committee.

MANAGEMENT AND TRAINING ASSISTANCE PROGRAM

Regulation 57. Powers, Duties and Responsibilities of the Advisory Board - The Advisory Board in administering the management and training assistance program shall have the following powers, duties and responsibilities:

- a. To enter into contract with any educational institution or organization for training programs;
- b. To disburse funds for the cost of professional managers, training programs and training materials;
- c. To identify and select kilusang bayan to be placed under the program, as well as the educational institutions or organizations which will participate in the program;
- d. To build up a corps of well-trained and highly competent professional managers of kilusang bayan;
- e. To assist the cooperative movement in developing a movement-wide career system;
- f. To administer the Cooperative Education and Training Fund as provided for in Regulations 44 and 45; and
- g. To perform any and all other acts as may be necessary to carry out the duties, responsibilities and objectives of the management training and assistance program.

As soon as constituted, the Advisory Board shall meet to promulgate rules of procedure to govern its workings as a body.

Regulation 58. Personnel Policies - The Advisory Board may adopt and implement policies for its corps of managers which may include, among others, security of tenure, financial incentives, leave, retirement, and other benefits.

Regulation 59. Exemption from Regulation of Kilusang Bayan Under the Management and Training Assistance Program - Kilusang bayan placed under the Management and Training Assistance Program may be exempted from these regulations by the Secretary of the Department, upon recommendation of the Advisory Board.

Regulation 60. Term of Office of Members - Members of the Advisory Board coming from the cooperative sector shall hold office for a term of two years; provided, however, that of the first two appointees, one shall hold office for a term of one year only, to be determined by drawing of lots. Thereafter, all shall hold office for two years.

Nothing in this regulation shall preclude reappointment to the Board.

Regulation 61. Exemption from Bidding Requirements - Contracts entered into by the Advisory Board within the purview of Regulation 57 shall be exempt from bidding requirements.

MISCELLANEOUS PROVISIONS

Regulation 62. Bar of Suit During Liquidation - No court shall take cognizance of any civil matter connected with the liquidation or dissolution of a samahang nayon/kilusang bayan under these regulations. When a liquidation order has been made no suit or other local proceedings shall lie or be proceeded with against the samahang nayon or kilusang bayan except by leave of the Director of the Bureau and subject to such terms as he may impose.

Regulation 63. Acts of Kilusang Bayan not to be Invalidated by Certain Defects - No act of a kilusang bayan or board or committee or of any officer or liquidator done in good faith in the course of the business of the kilusang bayan shall be deemed to be invalid by reason only of some defect subsequently discovered in the registration of the kilusang bayan or in the formation of general assembly or in the constitution of the board or committee or in the appointment or election of directors, committee members, liquidator or officer or on the ground that such person was disqualified for his appointment.

No act done in good faith by any person appointed under these Regulations shall be invalid by reason only of the fact that his appointment has been cancelled by or as a consequence of any order subsequently passed under these regulations.

The Secretary of the Department shall decide whether any act was done in good faith.

Regulation 64. Collection of Past Due Loans - Samahang nayon are hereby authorized to collect past due loans to farmers granted by the Agricultural Credit and Cooperative Financing Administration and the Agricultural Credit Administration. They shall be entitled to a commission of ten (10%) percent of the amount collected for loans that are past due as of September 21, 1972 and five (5%) percent for every additional year of delinquency prior to September 21, 1972; provided, that in no case shall such total commission exceed fifty (50%) percent of the amount collected.

All collections shall be turned over to the nearest branch office of the Agricultural Credit Administration, together with the list of cooperatives and their respective members and the amount paid by each.

The Commission shall be transmitted immediately to the depository bank of the samahang nayon for the account of the samahang nayon which shall accrue to the Barrio Guarantee Fund.

Regulation 65. Rights Acquired - Members of existing cooperatives as of the promulgation of Presidential Decree No. 175 who are disqualified on the ground of nationality may continue their membership therein until terminated by resignation, death or removal for cause.

Done in the City of Manila, this 9th day of July, in the year of Our Lord, nineteen hundred and seventy-three.

(SGD.) FERDINAND E. MARCOS
President
Republic of the Philippines

APPENDIX C

LESSON PLANNING AND BEHAVIORAL TERMS

It is always desired that a lesson plan should be detailed, prepared or written daily, and have all the essential parts like:

- I. The Objectives (targets) - which should be expressed in behavioral form. Unaction words on terminal verbs to start each statement.
- II. Subject Matter (concept, content, task) - represent the conceptional theme or segment of which we teach. The day's lesson should be in terms of concepts or generalizations. Instructional materials and references are placed under the subject matter.
- III. Procedure (strategies) -
 1. Follow-up activities and how these are related to the new lesson. Prepare
 2. Motivation and presentation.
 3. Statement of the day's problem or problems.
 4. Teaching strategies used to develop the concept and realize the objectives demonstration of different operations involved, etc.
 5. Integration, inter-disciplinary or multi-disciplinary.
 6. Formulation of conclusions and generalizations by the students.
 7. Evaluation of the lesson.
- IV. Assignment (Agreement) - which should be planned cooperatively. While you are doing the planning with the students you may incidentally identify the concept for tomorrow's lesson.

SUGGESTED WORDS WHICH MAY BE USED IN RESTATING SPECIFIC BEHAVIORAL OBJECTIVES

- | | | | | |
|-----------------|-----------------|----------------------------|-------------------------|----------------|
| 1. select | 15. show | 29. comply | 43. form judgment | 57. discuss |
| 2. call | 16. make | 30. acquaint | 44. weight(alternative) | 58. establish |
| 3. name | 17. demonstrate | 31. agree | 45. infer | 59. enumerate |
| 4. identify | 18. choose | 32. argue | 46. held | 60. produce |
| 5. translate | 19. classify | 33. restate | 47. celebrate | 61. control |
| 6. interpret | 20. order | 34. accept | 48. define | 62. love |
| 7. recognize | 21. construct | 35. measure | 49. recall | 63. venerate |
| 8. distinguish | 22. design | 36. find,take pleasure | 50. write | 64. equalize |
| 9. compare | 23. formulate | 37. continue | 51. emphasize | 65. balance |
| 10. contrast | 24. build | 38. grow | 52. arrange | 66. treat |
| 11. use | 25. correlate | 39. assume(responsibility) | 53. name in order | 67. list down |
| 12. state | 26. listen | 40. examine | 54. illustrate | 68. transform |
| 13. tell | 27. attend | 41. participate | 55. update | 69. experiment |
| 14. pick up,out | 28. obey | 42. devotes | 56. analyze | 70. tabulate |

71. admire .	76. specify	81. collect	86. verify	91. unify.	96. maintain
72. try out	77. follow	82. describe	87. clarify	92. evaluate	97. attain
73. activate	78. recall	83. segregate	88. adjust	93. locate	98. sustain
74. draw	79. portray	84. stimulate	89. justify	94. satisfy	99. examine
75. observe	80. obtain	85. anticipate	90. manipulate	95. supply	100. visit

WAYS OF STATING BEHAVIORAL OBJECTIVE

I. Cognitive (Knowledge and information)

A. Knowledge objectives. At the end of the _____ the student:

1. recalls, recognizes data, concepts and generalizations
2. deduces that _____
3. identifies or recognizes that _____
4. distinguishes _____ from _____

B. Inquiry and Skill Objectives. At the end of the _____, the students should be able to:

1. describe and compare
2. explain how
3. demonstrate how
4. distinguishes _____ from _____
5. consider and use
6. plan carefully
7. conceive varied ways of
8. formulate _____ effectively
9. give evidence or proof of
10. weigh the validity of
11. use of variety of
12. locate; gather, appraise, summarize, and report the
13. read _____ materially, critically
14. compare, interpret the abstract
15. conclude from available supporting evidences that
16. express ideas effectively
17. note sequence of events
18. examine critically
19. consider every aspect of
20. state clearly
21. select materials relevant to
22. classify _____ to
23. analyze
24. differentiate _____ from _____
25. define clearly

26. infer or deduce
27. arrange
28. correlate _____ to _____
29. discuss _____ intelligently
30. establish _____

31. emphasize that
32. predict that
33. observe keenly
34. specify
35. record accurately

36. attain
37. list down
38. examine carefully
39. disseminate
40. prove

II. Affective (values desirable, useful habits and attitudes)

A. Attitudes, appreciations, ideals, interests

At the end of the _____ the student:

- | | | |
|--|--------------------------|-----------------------------------|
| 1. Assumes responsibility for | 9. complies | 21. satisfies |
| 2. utilizes _____ wisely and effectively | 10. accepts | 22. visits |
| 3. observes _____ strictly | 11. finds pleasure | 23. conserve |
| 4. listens critically and purposively to | 12. forms sound judgment | 24. maintains |
| 5. participates actively and critically in | 13. venerates | 25. shows respect |
| 6. sustains interests in | 14. controls | 26. strengthens |
| 7. shares with | 15. equalizes | 27. initiates worthwhile projects |
| 8. tolerates | 16. follows | 28. commemorate |
| | 17. appreciates | 29. intensifies |
| | 18. follows | 30. sharpens |
| | 19. adjusts | 31. exerts |
| | 20. values | 32. generates |

III. Psychomotor (skills and abilities, perform, do)

At the end of the _____, the students should be able to:

- | | | | | |
|-----------------|----------------------|--------------|-------------|----------------|
| 1. Construct | 16. finish | 31. chisel | 46. screw | 61. mulch |
| 2. manipulate | 17. condition | 32. drill | 47. mark | 62. dig |
| 3. use | 18. greas and/or oil | 33. curve | 48. drive | 63. germinate |
| 4. perform | 19. plane | 34. scale | 49. pull | 64. transplant |
| 5. measure | 20. polish | 35. inscribe | 50. compute | 65. thin |
| 6. operate | 21. samipaper | 36. trace | 51. measure | 66. broadcast |
| 7. handle | 22. chamber | 37. arrange | 52. adjust | 67. cultivate |
| 8. execute | 23. cane | 38. paper | 53. loosen | 68. propagate |
| 9. install | 24. recane | 39. pencil | 54. tighten | 69. fertilize |
| 10. connect | 25. bore holes | 40. plan | 55. joint | 70. spray |
| 11. experiment | 26. mix | 41. layout | 56. fold | 71. maroot |
| 12. assemble | 27. prepare | 42. sketch | 57. splice | 72. weed |
| 13. copy | 28. cut | 43. tin | 58. square | 73. food |
| 14. disassemble | 29. clamp | 44. paint | 59. tests | 74. splice |
| 15. sharpen | 30. solder | 45. rivet | 60. laces | |

APPENDIX D 1
GAMES

EQUIPMENT GAMES

Simple games of skill performed about the room may occupy people while waiting for other members to arrive. You can easily devise variations of darts, bean bag targets, boards with hooks where players toss rubber fruit jar rings, etc. Traditional board games, described in Kit N, which can either be bought or made, can be introduced here. It will provide hours of enjoyment to new friends.

SELF EXPRESSION

As people arrive they may be set to making things out of simple materials--paper hats to wear, paper bags, puppets etc. They may try their hand at carving with the use of knives, fruits, soap, or modeling clay.

WHO AM I ?

As people come, pin on their backs pieces of paper with the names of well-known persons. They then ask everyone they meet, "Who am I?" until the answers, which may tell everything but the name, will enable them to guess the character. If the correct answer is given the name can then be pinned in front. Or, a person may ask a specific question, such as, "Am I a filipino?" "Am I living?" etc. Instead of persons, the names may be a Co-op products.

EVASION

AS EACH person comes in he is given five or more small safety pins pinned together in a chain. He then asks questions of everyone, endeavoring to get a "yes" or "no" answer. Anyone who says the word "yes" or "no" loses a safety pin to the one asking the question.

CLAPPING SONGS

One player claps or taps with a stick the rhythm of a familiar song, giving to each syllable the correct time value. The other players try to name the song, and the one who names it correctly is given turn at clapping.

QUIET GAMES

MAGIC MUSIC

SITTING

GROUP OF ANY SIZE

One player is assigned as the "it." He goes out and during his absence the others agree on something he must do on his return---and what song the group will sing. When he enters the room the group claps and sings softly. As he approaches the object or place involved in his task, the clapping and singing grow louder, softer if he passes it. etc. Moving objects from one place to another, performing some action with a person or thing, are good tasks, and enough movement should be entailed so that the group can clearly indicate whether the player is on the right track. If possible,

the first "it" should be someone who has played the game before. Some groups will balk at singing, but the game is much better played when they do participate and it's worth the effort to encourage them.

PROVERBS

SITTING

TEN TO FORTY PEOPLE

A player who is assigned as the "it" leaves the room while the others select a proverb, such as "Honesty is the best policy." The words are distributed in their proper order among the players who sit in a circle. The words are repeated as many times as necessary to give everyone a word. When the player returns he may be told the number of words in the proverb and who has the first word. He asks a question of each person in turn, who must answer with a sentence including his word. The player whose answer discloses the proverb is the next "it". After the game is well understood it will be more interesting if the one who must guess is not told how many words are in the proverb or who has the first word, but he begins asking questions at random.

GUESS WHO

SITTING

GROUP OF ANY SIZE

Players sit in a circle. The "it" leaves the room, and the others select a leader. As the "it" enters the room, the leader performs some minor actions such as clapping hands, stamping his foot, drawing circles in the air with his finger, etc. All the rest do the same thing, trying to pick up the action so quickly that "it" cannot determine who the leader is. When he guesses the leader correctly, the leader goes out of the room and a new one is chosen.

BUMPITY-BUMP-BUMP

GROUP OF ANY SIZE

All players are seated in a circle. Each person must find out the first name of the persons on his sides. IT, standing in the center of the circle, points to any one of the players and says "Right" (or "Left)-- "Bumpity-Bump-Bump". The player must give the first name of the player on his right (or left) before "it" finishes saying "Bumpity-Bump-Bump" or he becomes the "it."

NAME SIX

TEN TO FORTY PEOPLE

A small object, such as a ball, is passed around a seated circle of players, while the piano (or harmonics) is played. Whoever has the ball when the music stops must name six nouns (objects) beginning with whatever letter of the alphabet is called out by the leader, before the ball can be passed completely around the circle back to him. If there is no music available, one person closes his eyes and calls "stop" as the ball is being passed. He then designates the initial of the six nouns to be named. The person holding the ball when "stop" is called becomes the person to call "stop" the next time. If the group is small, reduce the number of nouns to be named to four. If it is large, increase it to eight or ten.

I'M THINKING OF A WORD THAT RHYMES WITH-----

FIVE TO TWENTY PEOPLE

All players are seated in a circle. "It" selects a word mentally and announces "I'm thinking of a word that rhymes with ____ (the word selected)." For example, "it" mentally selects the word cry, and announces that he is thinking of a word that rhymes with dry. Players take turns around the circle acting out words that rhyme with dry, such as dry, die, buy, etc. "It" must guess the word which is being acted out. If he fails, he tells what his word is, and the person acts out the word selected by "it". "It" must admit it is the word, and that player becomes the next "it".

ACTIVE GAMES

HOW DO YOU LIKE YOUR NEIGHBOR?

SITTING

TWENTY OR MORE PEOPLE

Players are seated in a circle and are numbered off consecutively around the room. A leader goes into the center and asks anyone in the circle, "How do you like your neighbor?" The one addressed may answer, "Very well," in which case everyone in the circle must change seats, while the one in the center tries to get a seat. Or he may answer, "Not at all," and the questioner asks, "Whom would you rather have?" He answers "Number and number." These two numbers must then change seats with the two who sit on either side of the person naming them, and the questioner tries to get one of the four seats. The one left without a seat is the next one to stay in the center. Don't try this if the chairs are rickety or shaky.

HOT POTATO

ANY NUMBER

The players sit or stand in a circle with one in the center. They throw a knotted towel across to one another, trying to prevent the center player from touching it. He may touch it at any time, even when it is in the hands of a player or when it lands outside of the circle. The one who is at fault in letting him touch it exchanges places with him.

TWO OR THREE DEEP

STANDING

TWENTY-FIVE OR MORE PEOPLE

Players stand in a double circle facing inward. One player chases another on outside the circle. The one being chased may go into the circle and stand in front of either of the two lines he has gone between, whereupon the person last in that line is in turn chased. When a player is tagged, he turns and runs after the one who tagged him, or ever that person may stand in front of. Players may not go inside the circle except stand in front of someone.

Three deep is similar except that players stand in a triple circle.

ROPE RELAY

Two teams compete in going through rope rings. Two hoops of equal sizes are made of pieces of express cord barely long enough to go around the hips of the largest player. On a signal the first player in each team goes through the hoop, head or feet first, as he chooses, but without help from any other player. The next player does likewise, and so on. The line that finishes first wins.

APPENDIX E 1
ELEMENTARY RULES OF PARLIAMENTARY PROCEDURE

This is a suggested way of conducting a meeting. Variations may be made upon the discretion of the chairman or presiding officer.

CHAIRMAN: The meeting will now come to order.
The secretary will call the roll. (This is done for the purpose of establishing quorum. In a small meeting this would be done by numbers: so many members and so many observers.)

CHAIRMAN: The secretary will now read the Agenda of the meeting. (The secretary reads the agenda.) Are there modifications or amendments that you would like to make? (Here some informal discussion may be in order. If there are changes to be made then these should be submitted to the vote of the members present.) (Once agreement has been reached then) Will someone move for the adoption of the agenda?

CHAIRMAN: Thank you. The secretary will now read the minutes of the previous meeting. (The secretary reads the minutes.)

CHAIRMAN: Thank you. Are there any corrections you would like to make? (If corrected then)

CHAIRMAN: If there are no objections, the minutes will be corrected as follows. (The secretary makes proper corrections.)

CHAIRMAN: Any other corrections? If there are none, the minutes stand approved as corrected. (When there are no corrections, the chairman simply states, "The minutes stand approved as read.")

CHAIRMAN: We will now listen to the officers' reports. The president's report will first be read. (The order of reports will naturally depend on the agenda of the meeting.)

CHAIRMAN: Any questions? If there are none, will someone move for the adoption of the report. (The above procedure is applicable to all the officers' reports.)

CHAIRMAN: Now we will hear the reports of the different committees. First of all we shall listen to the report of the _____ (standing) committee. (It is normal for the reports to be read by the chairman of the respective committee.)

CHAIRMAN: Thank you. Are there any questions on this report? (Some actions may taken, as a result of the reaction of the group to the report. It may be dealt with immediately, depending on the urgency of the matter, or it may be left to a new business.) If there are no questions, will someone move for the adoption of the report? (other standing committee reports will be dealt with in the same manner, and then the Chairman moves to the special committee

reports. These may require decisions on the part of the group as special committees usually give recommendations to be acted on. In this case the

CHAIRMAN: What is your pleasure concerning the report? (This is an invitation to the body to discuss the report, and to present a motion. If a motion is made, then a seconder is needed.) Is there a seconder for the motion? It has been moved and seconded that Any discussion? (A member is recognized and amends the motion, the motion of amendment is properly seconded,)

CHAIRMAN: The main motion has been amended to read: _____ Is there any question or reaction? (When the chairman is satisfied that there has been enough discussion.) Are you ready for the question? (If there is no objection, he proceeds.) It has been moved and seconded that the main motion be amended to read _____ Those who are in favour of the motion please raise your right hand (or say "aye") The motion is carried (or defeated) by a majority of the members present.

CHAIRMAN: We shall now vote on the amended motion. Is there any reaction? If there is no reaction, are you ready for the question: -(The chairman then proceeds as above, reading first the motion, and then asking for the vote, in favour, and against. Then he gives the result.)

CHAIRMAN: We shall now proceed to the next item on the agenda: (The business that is brought before the meeting is treated in the same way as above. The item for discussion is introduced, after a brief explanation of the item, the chairman or any one of the members, _____ will ask the members.) Would someone please frame a motion on this item? (When this is done then the Chairman will ask for a seconder.) It has been moved and seconded that: Is there any question?

CHAIRMAN: We shall now have elections to fill the vacancies on committee. Can you give some nominations? (If there is a nominations committee the Chairman will ask.) May we have the report of the nominations committee? (Nominations should be seconded, and when the chairman is satisfied that there are enough candidates he may ask. Will someone move to close the nominations? (Another practice is to say it three times.) Are there any further nominations? (And after the third time the nomination is automatically closed) Where the meeting is large the chairman may ask, Will the meeting name _____ (number) to count the ballots?

CHAIRMAN: It has been moved and seconded that this meeting be adjourned. All those in favour of adjourning please raise your right hand (say "aye"); all those opposed raise your right hand (say "nay"). The motion is carried and the meeting stands adjourned.

MINUTES is the record of what has taken place in the meeting

1. It is the duty of the Secretary to keep the minutes of the meeting and to write them up in the official Minutes book.
2. In organizations which are subject to the law of the country or state, there may be legal requirements concerning the registration of the official Minutes book and to the type of book in which they must be kept - e.g. in stiff-bound books with numbered pages.
3. It is necessary in any organization to keep separate Minutes books for each body of the organization.
 - Minutes of the General Assembly
 - Minutes of the Board of Directors
 - Minutes of the Supervisory Committee, etc.
4. Importance The importance of the minutes is that they are the official record of the meetings of the respective body. In these are recorded the essential points of the meetings, and, especially, of the decisions made by the body. Minutes are legal documents & that only decisions recorded in the minutes can be considered valid and binding on the respective body. The members of the body are bound by all decisions which have been approved by a majority of those present, and have been recorded in the Minutes and they are co-responsible for this decision. A member who strongly disagrees with a decision may have his dissent recorded in the minutes. If he wishes to escape responsibility he should resign from the Board or Committee.
5. Minutes should be BRIEF, CLEAR AND COMPLETE.
6. Minutes should include the following information:
 - Date, day, hour, place of meeting;
 - Type of meeting - Ordinary or Extraordinary;
 - Members present (by name in a Board or Committee), and whether or not there was a legal quorum;
 - Name of President and Secretary of the meeting;
 - Agenda of the meeting as adopted;
 - Reading and approval of Minutes of previous meeting;
 - Summary of the discussion and decision on each point dealt with.
(Motions should be recorded in the exact wording with which they were presented to the meeting and voted on;
 - Names of members assigned to Committees or special projects;
 - Terms of reference of Committees that are set up;
 - Dates in which Committees or members should present reports, when so agreed;
 - Items of business which were deferred to future meetings and date of these when applicable;

- Information regarding future meetings;
- Time of adjournment.

7. When the minutes are read and submitted for adoption in the following meeting, corrections should be made when necessary. Once the minutes are adopted as a correct account of the previous meeting, they must be signed by the President and Secretary.

PARLIAMENTARY PROCEDURE

KINDS OF MOTIONS:

1. MAIN MOTION - Introduces an action to the assembly for its consideration. It is always debatable and amendable, and it ranks lowest in priority.
2. SUBSIDIARY MOTION - Is applied to other motions, normally a main motion, to alter, postpone, or temporarily dispose of said motions. Subsidiary motions may be called the middle motions as they rank in priority between the main and the privileged motions.
3. INCIDENTAL MOTION - Is used when conducting business. Such a motion must be disposed of before action can be taken on the motion out of which the incidental motion arouse. Incidental motions have no order of priority within themselves. This is one aspect peculiar to these motions which makes them different from all other motions. However, each incidental motion must be disposed of before another incidental motion may be made. Incidental motions could include; to close nominations, to rise to a point of order, or a method of voting.
4. RENEWAL MOTION - Lets the assembly bring back to the floor a previous motion for reconsideration. Examples: to reconsider, to rescind.
5. PRIVILEGED MOTION - Refers to the action of the assembly as a whole. These motions outrank all other motions; however, fix time to adjourn, and to take a recess are privileged only when other motions are pending. Examples: motion of adjournment, raise a question of privilege, etc.

Whenever there are motions of different priority on the floor, they must be disposed of in the order of their priority, the highest being disposed of first.

A motion is not necessary to introduce new items for consideration of the group. In fact when a new item is introduced, it is probably best to have a discussion before stating the item in the form of a motion. A discussion before the motion is presented will help insure the group's wishes and attention to details. This procedure helps eliminate the necessity for amendments to the original motion, and/or orally worded motions that may be misunderstood by the group. When an item is introduced from a committee report, then it can be presented immediately in the form of a motion as the committee will have had time to formulate it as a motion.

USE OF PARLIAMENTARY PROCEDURE

Use of informal procedure:

1. Unanimity in the group
2. When groups are small.
3. When members of the groups are not familiar with parliamentary procedure

Use moderately formal procedure:

1. If controversy exists but temperate
2. If groups are medium in size 25 - 50.
3. If there is fair knowledge of parliamentary procedure in the group

Use strictly formal procedure:

1. If outright dissension exists
2. If groups are large
3. If people are well versed in forms

APPENDIX F
THE ESSENTIALS OF GROUP DISCUSSION

1. What is Group Discussion

Group discussion may be defined as COOPERATIVE THINKING. There are two elements in this definition:

- a. thinking
- b. in cooperation with others

Fundamental Attitudes

Cooperative thinking and problem solving demand a certain minimum of self-respect for others in a group. Each member should have opinions of his own and a sense of values which he really holds. He has to realize that every human being has a set of experiences which are unique and that he is bound to see things in a way at least slightly different from his own. Hence every man must respect opinion expressed in the group. The key attitude in group discussion is "Respect." Self-respect and respect for others are the two things on which group discussion flies.

ADVANTAGES OF GROUP DISCUSSION:

BESIDES student participation, interest and use of experiences, discussions allow the highest degree of interaction between students and teachers. The key concept is: Students not only have opinions but the right to express them. Every person in a discussion group must be considered a valuable contribution, whether he says little or a lot.

Discussions encourage creativity by leading students to think for themselves -- to question, to use analogies, metaphors and free association of ideas. Every religion class should prominently verify the statement of the declaration on Religious Freedom of Vatican II: "Truth is to be sought after in a manner proper to the dignity of the human person and his social nature. The inquiry is to be free, carried on with the aid of teaching or instruction, communication and dialogue, in the course of which men explain to one another the truth they discovered, in order thus to assist one another in the quest for truth."

EXTERNAL ARRANGEMENTS:

A. Atmosphere

Some formality is needed, otherwise the discussion may lapse into a conversation, or even into several simultaneous conversations, and never face the problem at any depth. On the other hand all are agreed that the prevailing atmosphere should be informal, allowing for a maximum of spontaneity and freedom of expression.

B. Number of Members in a Group

Experience in a Philippine situation shows that maximum interaction is attained when a group is limited to six or eight members.

C. Seating Arrangements

The seats should be so arranged that every member sees everyone else's face. The best arrangement is usually in the form of a circle. The discussion leader should be pretty much on equal terms with the rest of the group, not sitting apart or in special chair.

D. Length of the Discussion

A good discussion on one problem usually needs a minimum of forty-five minutes, most discussions taking a little over an hour.

THE DISCUSSION FORMAT:

A. Typical discussion goes through the following steps:

1. The question is proposed, usually by the chairman.
2. The question is clarified, sharpened and finally agreed upon by the group.
3. Tentative answers are given. Debate ensues, while more and more facts and opinions are gathered and assimilated by the group.
4. One answer gradually prevails, usually after the notification and improvement by the group.
5. Consensus is reached. A summary is made which will give the group's approval.

B. Types of Discussion

Discussion can be reduced to three basic types, each with a distinct function.

1. Socratic method: It permits, more or less, an equal sharing in the asking of questions by both teacher and students ---- a seesaw kind of discussion. Exchange is especially effective where the teacher and students are on an equal footing.
2. Leadership-centered: The teacher is the catalyst, a kind of sounding board directing questions to students. This kind of discussion is particularly useful in getting students to start thinking by helping them to recognize the various aspects of a topic.
3. Group-centered: Here, students are given the entire responsibility for posing questions and supplying answers. The teacher or leader may play the role of the referee, doing nothing more than directing questions as they are asked. In a group of students the teacher should not comment during the discussion.

The Socratic Method is more effective when both teacher and students have had some time to think about the discussion topic. The leader-centered approach is more suited to working "cold" with students. It puts them intellectually on the firing line, and it forces them to think on the topic. Thus it is the best way to get them interested in the topic.

The Group-centered Method usually is recommended only when students have made some preparation and are experienced in group discussion. In using this last type of discussion, the teacher should assign some reading materials before the meeting.

C. Phrasing the Question

Some rules may be helpful for the one responsible in formulating the questions:

1. The statement of the problem should encourage freedom of thought.
2. The statement of the problem should be such as to bring about interaction ~~or~~ even a clash of opinion among the members.
3. The statement of the problem should be brief.

D. Posing the Questions

The chairman usually presents the problem to the group in the form of an "overhead question", i.e., he aims the questions not at any one person but to the group as a whole. The attitude is: we are faced with this question. None of us, myself perhaps least of all, may know the complete answer, but let us put our minds together and look for some solution.

A pause generally follows the posing of the question. The chairman should expect such a pause and be willing to wait twice as long as he might ordinarily think right while the group consolidate its thoughts.

THE DISCUSSION PROPER

A. Interaction

The first few contributions are most often directed by the members to the chairman. He acknowledges them, and if necessary summarizes them. But gradually, if the chairman is skillful, the members begin directing their contribution, their question or their opinions to each other. The skillful chairman tries to bring about such interaction as soon as possible, thus making the body group-centered, rather than leader-centered.

B. The typical contribution

One often experiences in daily conversation that a person with whom you have been talking suddenly gives a remark that is completely out of the topic. This may mean two things: He has not been listening to you, or you have been so wrapped up in your own talking that you were unaware that he was listening to you.

A good member makes sure that he listens to the previous speaker. This can be easily noticed because he prefaces his own remark implicitly with an acknowledgment of what the previous speakers have said.

C. The Running Summary

A very useful tool in the middle part of a discussion is the running summary.

Every now and then the chairman or a member might summarize the entire discussion itself to orient the group as to where it is at the moment in relation of the goal.

D. Consensus and Final Summary

As discussion progresses, one can sense a growing consensus around a particular solution to the problem proposed. Such consensus is seen not only in explicit statements but also in the nodding of heads and the relaxed expressions on people's faces. It is the chairman's task to determine the exact point at which he can summarize what the group has agreed upon. He puts his consensus into words, seeking help when necessary from the members. The final summary is the expression of the group solution to the original question.

The Role of The Leader

A necessary cog in the discussion process is the discussion leader or chairman. Without him the group is like an orchestra without a conductor: the musicians may be able to play some music together, but they cannot reach the height of creativity. So also, without a discussion leader the group's solution tend to be of poorer quality.

His Neutral Role: Not To Take Sides

The discussion leader asks the questions, but he does not give the answer. He must really and sincerely trust the group to find the answer. The one exception to this rule is when he has information of facts that no one else has. He may then state these facts in the manner of a resource person and having stated them return to the chairman's neutral role.

Accordingly, he does not take sides in any controversy. His task is to clarify, to objectify, at times to pacify quarrelling members, but he himself remains neutral. He refrains from praising or condemning contributions offered by members. He may summarize them, and throw them back to the group for their judgment, but he himself does not judge.

His Main Instrument: Understanding

His spirit of understanding and acceptance infiltrate the members and they learn, by example rather than by words. He should understand and accept contributions given by even the least competent member of the group. The leader by his understanding and acceptance creates security and respect.

The Role Of The Members

The members' roles within a group show a great variety. Each member plays one role at one time and another role at another. These roles may be classified under three headings, two of which are positive because they help the group or itself or its work, and a third which is negative because it tends to break up the group.

1. Group-building roles: These aim to keep the group together and help the members work with each other.
2. Task-oriented roles: These aim to help the group solve the problem presented to it.
3. Individualistic roles: These aim to satisfy an individual's neurotic needs rather than group needs, hence they tend to split the group.

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