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Operations Management of Multipurpose Cooperatives in Rinconada Area, Philippines

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ABSTRACT

This study was conducted to determine the compliance of 13 multipurpose cooperatives in Rinconada with Memorandum Circular No. 2013-15 Series 2013 from the Cooperative Development Authority. It identified respondent profiles in terms of operational years, memberships, personnel, asset size, and services offered. The extent of compliance was assessed across organizational, social, economic, and financial aspects. Difficulties faced by cooperatives were determined, along with the relationship between profiles and compliance. Universal and convenience sampling methods were employed to select 119 respondents, including cooperative management, staff, and committee members. Data collection utilized questionnaires, interviews, and checklist observations. Results indicated that organizational factors minimally impacted operations, except for services offered. Social aspects showed associations but lacked statistical significance. Economically, asset size and services offered significantly influenced operations. Financially, factors like operational years, members, personnel, asset size, and services offered significantly shaped operational practices. The study suggests the development of a manual of operation to enhance cooperative effectiveness.

Keywords
Asset management
Budget evaluations
Career development
Financial stability
Personnel satisfaction
Policy reviews

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Introduction

The success of organizations, businesses, government, and non-government agencies lies in the operational management procedures. Laws, policies, and regulations ensure everyone in the organization maintains the standards and the code of conduct. Rules are vital in the operation of an organization or business entity, whether governmental or non-governmental. These set orders, ensure efficiency, protect business interest, safety, and quality of service, and for risk mitigation. Most of them face strain in complying with government requirements, certificates of compliance (COC) [1], administrative bylaws, legal partnerships, and performance standards based on their respective compliances and operation management standards to continue operations and existence.

In the Philippines, cooperatives may be consumer cooperatives, producer cooperatives, worker cooperatives, or multipurpose cooperatives, have to perform the operational management standard of cooperatives and comply with the performance standards for cooperatives under the memorandum circular No. 2013-15, Series of 2013 of Cooperative Development Authority as the lead agency for the promotion and development of cooperatives and by its function to formulate, adopts and implements integrated and comprehensive plans and programs on cooperative development consistent with the national policy. Under section 2, it is declared that every cooperative shall draw up regular reports of its program of activities, including those in pursuance of their socio-civic undertakings, showing their progress and achievements at the end of every fiscal year.

Moreover, the implementation of rules and regulations of Republic Act No. 9520 specifies in the Performance report as one of the mandatory reports to be submitted to the Authority, which is the main reference tool for cooperatives on their operations and compliances to CDA for continued operations and developments, and also act as the management tools of cooperative for identifying the problems, difficulties and cooperative health conditions when it comes to organizational aspects, social aspects, economic aspects, and financial aspects in terms of structure of assets.

Establishing policies, procedures, and guidelines in cooperatives' operation and management through operation manuals [2] can cater to the performance of cooperatives and their duties and responsibilities as management staff, members, and owners of cooperatives.

Multipurpose cooperatives need to operate and effectively focus on their effort on a specific task to avoid getting astray or deviating from their target goal. A well-managed organization, both in internal and external factors, accomplishing objectives, mission, and vision will guide them to establish total positive business performance [3].

Successful cooperatives have a well-defined operation and management system. [4] When a business does not work well, the aim of the cooperative will not be achieved [5]. A key

challenge within cooperatives is a lack of transparency between the governing board and the general members [6]. This literature inspires and able the researcher to conceptualize if the success of cooperatives in Rinconada is due to the presence of an operational management system.

The research narrows further to the Rinconada area, where at least thirteen multipurpose cooperatives are registered with the CDA. The researcher acknowledges the challenges faced by these cooperatives during the pandemic, particularly in complying with performance standards and operational management systems.

Related literature and studies used that have the same bearing as the present study regarding performance standards in the organizational, social, economic, and financial management of Multipurpose Cooperatives in the Rinconada area. The study will be beneficial to the multipurpose cooperative, cooperative members, cooperative management and staff, Cooperative Development Authority, other cooperatives, local government units in Rinconada, and future researchers.

This study aimed to determine the performance standard of multipurpose cooperatives in the Rinconda area. It focused on finding out the profile of the multipurpose cooperatives in terms of years in operation, number of members, number of personnel, asset size and services offered; as well as extent of compliance of the Multipurpose Cooperatives along organizational aspects, social aspects, economic aspects, and financial aspects; difficulties encountered by the Multipurpose cooperatives in terms of organizational aspects, social aspects, economic aspects, and financial aspects; and measure can be proposes to strengthen the operation management of multipurpose cooperatives.

Material And Methods

The research method used in the study includes the research design, locale of the study, respondents of the study, research instruments, the population, data gathering procedure, and data analysis.

A. Research Contexts

This study made use of a non-experimental quantitative-descriptive research method, where a survey questionnaire is used as a primary data-gathering tool. In the process, triangulation was used to increase the validity, ensure the quality of the study, and enhance the credibility of a research study in collecting data across the time, space, and different experiences and observations of every respondent's response to a survey questionnaire. The 13 multipurpose cooperatives in Rinconada are the respondents of the study chosen using universal sampling, including the management staff. The respondents are the Board of

directors and committee members in each of the 13 multipurpose cooperatives with a total of 119 respondents.

Respondents were from seven (7) municipalities of Rinconada (Balatan, Bato, Nabua, Iriga, Buhi, Bula, and Baao). The study exclusively covered only the period of operations in 2021-2022. Data from the previous years of operation were not included for the operation and difficulties encountered by multipurpose cooperatives. The structured questionnaire will also be considered the primary data-gathering tool. This study was limited to management staff and committee members of 13 multipurpose cooperatives, which did not consider all the members of cooperatives as respondents.

B. Research Instruments

The research instruments used are based on the cooperative performance report questionnaire of the Cooperative Development Authority under the memorandum circular No. 2013-15 with the interviews, observations, and experience to provide more accurate results for the research study. A questionnaire is the primary data gathering tool supplemented by informal interviews with guide questionnaires and observation during actual visits in each cooperative. This structured questionnaire uses close-ended questions based on the cooperative performance report questionnaire of the Cooperative Development Authority under the memorandum circular No. 2013-15. The questionnaire was made with the required permission for respondents' approval concerning the ethical standard of individual rights. It consists of three parts: Part 1 will be (a) the profile of the multipurpose cooperatives in terms of years in operation, number of members, number of personnel, assets size, and services offered; Part 2 is the extent of compliance of the Multipurpose Cooperative to organizational aspects, social aspects, economic aspect, and financial aspects, and Part 3 includes the difficulties encountered by the Multipurpose cooperative in terms of organizational aspects, social aspects, economic aspect, and financial aspects; and proposed measure to strengthen the operation management of multipurpose cooperatives.

After the questionnaire had been completed, it was shown to the adviser for critiquing. Also, the researcher sought the help of three thesis panelists for the content validity and reliability. The comments and suggestions given by the experts were considered for the finalization of the questionnaire. Once the questionnaire was finalized, ten copies were reproduced to be given to at least ten members of one cooperative in the area who were not part of the respondents. This is to ensure the clarity of the questions formulated. Suggestions were noted for editing the questionnaire.

The distribution and administration of the questionnaire are informed consent by respondents to ensure the confidentially and privacy of information gathered that may be

stored and used for the research study. After seeking permission from the offices of the multipurpose cooperatives, a questionnaire was distributed to officers and committee members of the multipurpose cooperatives, respectively, during their free time or after office hours.

The interview is conducted to triangulate the responses of the respondents in the questionnaire. Additional data was gathered based on respondents' functions in MPC operation and management. The board of directors, committee members, managers, and management staff of the multipurpose cooperatives who are knowledgeable and responsible for operation and management are the respondents who chose the person for the interview. The existing operation management manual of respondents, if available, and the legal bases of this study were scrutinized and taken into consideration. A list of interview questions was formulated by the researcher, guided by the research objectives and statement of the problem. These questions were also validated by the same respondents who answered the survey instrument or questionnaire.

C. Data Analysis and Statistical Treatment

The data gathered from the questionnaire were tallied and tabulated. Statistical treatment was employed to analyze the data, such as percentage technique, weighted mean, rank, and Chi-Square test, to come up with a more specific interpretation of the result of the study. Percentage Technique was used to determine the respondent's profile in terms of years in operation, number of members, number of personnel, assets size, and services offered, the computation of percentage was used. Percentage shows the percentage of cases that are at or below a score. Weighted Mean was used to arrive at the correct frequency of response, especially on the level of compliance and difficulties encountered in organizational, social, economic, and financial aspects.

The following Four-point Likert scale was used to determine the compliance level of multipurpose cooperatives by Republic Act 9520, known as the Philippine Cooperative Code of 2008 and Cooperative Development Authority Development Authority (CDA). They are 4 scale (3.5-4.00) -Fully compliant; 3 scale (2.5-3.49) -Moderately compliant, 2 scale (1.5-2.49) -Least compliant; and 1 scale (1.00-1.49) -Not compliant. Other Four-Point Likert Scale used for the difficulties encountered by Multipurpose Cooperatives by the Performance standard in terms of organizational aspects, social aspects, economic aspects, and financial aspects. The scales are 4 scale (3.5 -4.00) -Always encountered; 3 scale (2.5-3.49) -Often encountered; 2 scale (1.5-2.49) -Seldom encountered; and 1 scale (1.00-1.49) -Never encountered.

The Chi-Square Test for Association is used in Statement of Problem Four, which determines if there is any association between two variables: the profile and performance standard of a Multipurpose cooperative's operation. It is a hypothesis test of independence. The null hypothesis is that the two variables are not associated, i.e., independent. The alternate hypothesis is that the two variables are associated.

Results and Discussion

A. Data Description

The data, analysis, and discussions of the problem of the study. In addition, conclusions and recommendations were given on the analyzed data. The Profile of the Multipurpose Cooperative in Rinconada includes the number of years in operation, number of members, number of personnel, asset size, and services offered. See Table 1 for the Profile of the Multipurpose Cooperatives in terms of Years in Operation, and Table 2 for the Profile of the Multipurpose Cooperatives in Terms of Services Offered.

Table 1. Profile of the Multipurpose Cooperatives in terms of Years in Operation

	Frequency	Percentage (%)
Years of Operation		
1 – 10	1	7.69
11 – 20	4	30.77
21 – 30	5	38.46
31 – 40	1	7.69
41 – 50	1	7.69
51 – 60	0	0.00
61 and above	1	7.69
Number of Memberships		
1 – 100	2	15.38
101 – 200	3	23.08
201 – 300	2	15.38
301 – 400	0	0.00
401 – 500	4	30.77
501 and above	2	15.38
Number of Personnel		
1 – 5	9	69.23
6 – 10	3	23.0
11 – 15	0	0.00
16 – 20	0	0.00
21 – 25	4	0.00
26 and Above	1	7.69
Assets Size		
(Micro) - Below ₱ 3,000,000	1	7.69
(Small) - ₱3,000,001 – ₱15,000,000	6	46.15
(Medium)- ₱15,000,001 – ₱100,000,000	6	46.15
(Large)- ₱100,000,001 and above	0	0.00
Total	13	100.00

Table 2. Profile of the Multipurpose Cooperatives in Terms of Services Offered

Services Offered	Frequency	Percentage
Saving/Time deposit	4	30.77
Agri-business	8	61.54
Manufacturing/Production	2	15.38
Water Irrigation	2	15.38
Rice Processing	4	30.77
Farm Equipment Rental	3	23.08
Credit/loan	6	46.15
Insurance Service	2	15.38
Water & Sanitation	2	15.38
Microfinance	1	7.69
Product/Marketing	2	15.38

B. The Profile of Multipurpose Cooperatives

The majority of multipurpose cooperatives existed within the range of 21 to 30 years of operations with the number of members around 101-500 members and 1-5 staff who serve members in day-to-day transactions [12] Manousakis et al. (2024), which is inadequate to cater to the 101-500 members. Out of 13 multipurpose cooperatives, the assets size falling below 3,000,000, and majority of cooperative assets ranges 3,000,000-15,000,000 and 15,000,000-100,000,000, which is under the Republic Act No. 6977, also known as the "Magna Carta for Micro, Small and Medium Enterprises (MSMEs) implies that some cooperatives are categories as small and medium enterprise which offered services from agri-business, followed by credit/loan service, rice processing which focus on agricultural activities [7]. The extent of compliance of multipurpose cooperatives to performance standards in terms of organizational aspects, social aspects, economic aspects, and financial aspects. See Table 3.

Table 3. Summary of Extent of Compliance with Performance Standards

Indicators	Weighted Mean	Verbal Interpretation	Rank
1. Organizational Aspect	3.09	Moderately Compliant	2
2. Social Aspects	2.69	Moderately Compliant	3
3. Economic Aspects	3.14	Moderately Compliant	1
4. Financial Aspects	1.79	Least Compliant	4

Based on the summary of findings on the extent of Compliance of multipurpose cooperatives to performance standards along four indicators, the highest indicator rated by the respondents is economics aspects with 3.14 (WM, Moderately Compliant) ranking 1st in

all indicators. Following with the organizational aspects with 3.09 (WM, Moderately Compliant), and the social aspect rated 2.69 (WM, Moderately Compliant) when it comes to the implementation of social and community development programs, and the financial aspects were ranked 4th, Least compliant by multipurpose cooperatives among four indicators. This finding implies that cooperatives, in terms of organizational aspects, economic aspects, and social aspects face moderate complaints in their respective operations and management performances. Among the four aspects, the financial aspects were rated by the respondents at 1.79 (WM, Least Compliant). This implies that most cooperatives face shortcomings when it comes to the financial stability of multipurpose cooperative operations and management. This finding was reflected in the profiles of multipurpose cooperative assets, where most of them range in small and medium business scales with limited resources for cooperative operations. Also, it affects human resources and management practices in the absence of personnel policy [8], providing the personnel policy serves as the guidelines of rules and regulations when it comes to personnel needs, succession planning, and education and training for personnel development that can provide effective human management performance [9]. The overall findings between the four aspects represent that cooperatives face problems in financial operations. Proper financial management will result from business sustainability over a long period of operations, together with effective human resources management practices. This problem was supported by Ref. [10]. The financial element can affect the business stability and issues in the financial mechanism of business entities [11].

C. Difficulties Encountered by the Multipurpose Cooperative

Multipurpose experience challenges, shortcomings, and difficulties in operations and management in cooperative organizations. These cooperatives overall experienced difficulties in operations and management systems along organizational aspects, social aspects, economic aspects, and financial aspects, as shown in Table 4, the summary of difficulties encountered by multipurpose cooperatives in the Rinconada area.

Table 4. Summary of Difficulties Encountered

Indicators	Weighted Mean	Verbal interpretation	Rank
1. Organizational Aspects	2.60	Often Encountered	3
2. Social Aspect	2.68	Often Encountered	2
3. Economic Aspect	2.42	Seldom Encountered	4
4. Financial Aspect	2.69	Often Encountered	1

The rating reveals that the financial aspect and social aspect were closely rated with 2.69 (WM, Often Encountered) and 2.69 (WM, Often Encountered), respectively, as Often encountered by multipurpose cooperatives in which the financial performance is needed for

comprehensive improvement across the profitability, institutional strength, asset structure, and operational performance to ensure sustainable growth and resilience. The absence of a social development plan, lack of budgetary allocation, and members' participation are some problematic experiences of multipurpose cooperatives. This implies that cooperatives must develop and implement a comprehensive social development plan and allocation of resources for social activities that promote cohesive social bonds.

Organizational aspects were rated 2.6 (WM, Often Encountered), which implies that human resources and management face difficulties in human management, as the findings revealed in compliance with performance standards across the organizational management. Human resource and management planning [12] is the best way to pave the difficulties encountered by multipurpose cooperatives [13]. Additionally, the economic aspect with 2.42 (WM, Seldom Encountered) implies that recording the cooperative book of account and securing accounting with internal auditing is the main focus of the difficulties of some cooperatives in the Rinconda area. This finding classifies the infrequent encounters of multipurpose cooperatives.

This present summary finding was supported by [14] that providing a system and procedure for employees' personal development, especially in human resources and management [15] will attain the effectiveness of operations in human management and financial development [16] of cooperatives by making a policy on operations management manual.

D. Relationship Between the Profile And Operational Practices Among The Respondents of Multipurpose Cooperatives

The relationship between the profile and operational practices among the respondents of multipurpose cooperatives gives a significant connection to each other regarding operational practices by multipurpose cooperatives in the Rinconda area. The service offered has a significant relationship with multipurpose cooperatives and their operational practices. Therefore, it can be inferred that the range and nature of services provided have a notable impact on how these cooperatives organize and conduct their operations.

The significant relation of the Profile of the respondent to social aspects derived from results of the years in operation, number of members, number of personnel, asset size, and services offered by multipurpose cooperatives do not significantly influence their operational practices. This implies that irrespective of a cooperative's specific characteristics, there appears to be no discernible impact on how they operate concerning social aspects. It could be interpreted that other unaccounted factors in this study may play a more substantial role in shaping operational practices within multipurpose cooperatives regarding social aspects.

There is a significant relationship between the profile and economic aspects of the operational practices of multipurpose cooperatives. The finding implies that the asset size of multipurpose cooperatives affects the services offered to members and customers [17].

The statistical analysis indicates significant relationships between various aspects of the cooperative's profile and operational practices, along with financial aspects. This financial aspect analysis served to determine how cooperative profiles affect the operational management of 13 multipurpose cooperatives. This implies that the size of the cooperative, both in terms of membership and personnel, as well as its asset size, play crucial roles in shaping its financial operations. Furthermore, the types of services offered by the cooperatives also exhibit a significant relationship with operational practices. This suggests that the nature and scope of services provided by multipurpose cooperatives impact their financial strategies and practices significantly [18].

The majority of multipurpose cooperatives existed within the range of 21 to 30 years of operations with the number of membership around 101-500 members and 1-5 staff who serve members in day-to-day transactions, which is inadequate to cater to the 101-500 members. Out of 13 multipurpose cooperatives, the assets size falling below 3,000,000, and majority of cooperative assets ranges 3,000,000-15,000,000 and 15,000,000-100,000,000, which is under the Republic Act No. 6977, also known as the “Magna Carta for Micro, Small and Medium Enterprises (MSMEs) implies that some cooperatives are categories as small and medium enterprise which offered services from agri-business, followed by credit/loan service, rice processing which focus on agricultural activities[19].

The compliance of multipurpose cooperatives with operational standards along with organizational aspects under leadership is the formulation of policies by-laws, rules, and regulations. Regular review of policies is lacking. The Board of Directors and the committee did not give much attention to reviewing the development strategic plan and annual budget plan of the cooperative for the reason that there is no performance evaluation process or other forms of evaluation that the cooperative has. Education and Training development programs by multipurpose cooperatives for officers are less implemented because of the absence of evaluation tools and education and training programs to assess the effectiveness of the personnel training and education development. There is moderate compliance in formulating succession planning in terms of training programs for personnel development and inclusion of a coop succession plan by the future leaders of the cooperative. There is no policy in staff development and career pathing for personnel, nor is there compensation or salary scaling, recognition, incentives, and benefits, which is not aligned with the labor laws and results in dissatisfaction among personnel [20]. The evaluation of compliance in government

requirements is less compliance, and for some reason, there is no compliance system to follow for business requirements and personnel policy. Less funded for statutory and reserved funds, community development funds, and retirement funds. In terms of profitability, the multipurpose falls short and has shortcomings when it comes to financial matters. The operational strength reveals the areas for improvement, volume of assets, solvency, and other areas that require attention from management.

Due to difficulties encountered, the multipurpose cooperative in implementing policies, rules, and bylaws and education/training development programs for officers are notably lacking. Lack of written training programs for staff development receives. Recognition, incentives, and benefit packages for employees also fall short. The absence of an implemented social development plan because of the notable absence of budgetary allocation for implementing member participation in cooperative social activities is also notably low, as is the absence of a program aimed at enhancing members' social involvement [21]. Moreover, there is minimal participation in government programs aligned with cooperative improvement, representing a missed opportunity for accessing external support and resources. There is no program for employees' job rotation. The absence of a formalized program for employee job rotations raises concerns about workforce development and organizational resilience. Without opportunities for skill development and cross-functional exposure, employees may become stagnant in their roles, leading to decreased morale, productivity, and innovation within the cooperative. Additionally, the lack of job rotations could hinder succession planning and talent retention efforts, posing long-term implications for the cooperative's sustainability and competitiveness in the marketplace. Moreover, the difficulties in maintaining and securing accounting records pose a substantial risk to the cooperative's financial integrity and operational efficiency [22].

Without robust systems in place for record-keeping and security, the cooperative is vulnerable to errors, fraud, and mismanagement, which could ultimately jeopardize its financial stability and viability. Similarly, the sporadic nature of internal auditing suggests a lack of proactive oversight and risk management, leaving the cooperative exposed to potential financial irregularities and compliance breaches. The proportion of non-earning assets to total assets is seldom reflected. Members occasionally face complexities in distributing paid-up share capital, and deposit capital subscriptions encounter obstacles. The struggles in adhering to Cooperative Development Authority (CDA) standards [23]. Cooperatives/underscore the necessity for enhanced asset management tactics to optimize resource utilization effectively. The decline in deposit liabilities poses liquidity risks, demanding prudent financial oversight.

The relationship between the profile and operational practices among the respondents of multipurpose cooperatives, such as years in operation, number of members, number of personnel, and asset size, do not exhibit significant relationships with operational practices among multipurpose cooperatives, the services offered by these cooperatives do have a substantial influence on their operational strategies and processes. Inference derived from these results suggests that, in terms of social aspects, the years in operation, number of members, number of personnel, asset size, and services offered by multipurpose cooperatives do not significantly influence their operational practices. Unaccounted factors in this study may play a more substantial role in shaping operational practices within multipurpose cooperatives regarding social aspects [24]. The asset size of multipurpose cooperatives affects the services offered to members and customers. Some cooperatives do not function well because of decreasing capital share by members. The services offered affect the economic aspect by providing more services to members. Still, on the other hand, it also affects the asset size, where cooperatives defend the financial flow of operation based on assets held by each multipurpose cooperative [25].

Conclusion

Most multipurpose cooperatives have operated for 21-30 years, with 101-500 members and 1-5 staff, which is insufficient for member needs. Asset sizes range from 3,000,000 to 100,000,000, classifying them as small to medium enterprises. They primarily offer agri-business, credit/loan services, and rice processing. Challenges include compliance with operational standards and organizational aspects. Regular policy reviews, strategic plans, and annual budget evaluations are often neglected due to a lack of performance evaluations. Training programs for officers are minimal, with no tools to assess their effectiveness. Succession planning and career development policies are inadequate, leading to dissatisfaction among personnel due to poor compensation, recognition, and benefits. Government compliance is low, with insufficient funding for statutory, community development, and retirement funds. Financial issues include poor asset management, solvency, and profitability. Training programs, employee job rotations, and social development plans are lacking due to budget constraints. Minimal participation in government programs limits access to external support. Cooperatives struggle with maintaining accounting records, posing financial risks. Sporadic internal auditing increases vulnerability to irregularities. Asset management issues and declining deposit liabilities highlight the need for better oversight. The relationship between operational practices and factors like years in operation, number of members, personnel, and asset size is insignificant. However, the services offered significantly influence

operational strategies. Asset size affects services provided, and decreasing member capital shares impacts the cooperatives' functionality and financial stability.

Conflict of Interest

We declare that there is no conflict of interest.

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