

The Genesis, Viability and Effectiveness of Community Organizations: The Case of Pangasinan Credit Cooperatives

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Six Pangasinan credit cooperatives are assessed in terms of the relationship between their genesis, viability and effectiveness. The findings of the study indeed reveal that the manner of formation of the cooperatives, that is, whether they are initiated by the government or not, as well as the quality of the institution-building efforts put into these organizations largely determine their viability and effectiveness. Moreover, the study also yields some interesting insights on the initiation process, the role of the change agent and the concept of participation. Finally, the study offers a redesigned model of mobilizing people participation through community organizations, as well as proposals to improve the government's performance in community organizing and its partnership with non-governmental organizations in local development.

Introduction

The role of community organizations in promoting local or rural development cannot be overemphasized. Several studies have supported and validated the findings on the community organizations' contribution in increasing agricultural output and productivity, provision of agricultural credit and other inputs, improvement of health status, and provision of infrastructure facilities and services such as construction of roads and bridges, irrigation systems and community centers. Perhaps, the most important role of the community organization in enhancing the development of local or rural areas lies in raising the "consciousness" of the people and empowering them to develop on their own.

With the above significant role of community organizations in promoting local or rural development, there appears to be a need to establish a more viable and effective community organization to enhance the development of local or rural communities and to further propel developmental activities in the local or rural scene.

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The Problem

Selected Pangasinan credit cooperatives were examined in terms of the factors that relate to the establishment of a more viable and effective community organization. The study hypothesized that the genesis of the community organization affects its viability and effectiveness. Thus, an association formed out of the awareness of the people's need to organize in order to advance their mutual interests and welfare, and initiated by an agent from the private sector, is more likely to bring about more viable and effective organizational operations. The study further posited that there are intervening variables put into play in the formation of the organization such as the needs/interests of members; size of the organization; style of administration of the organizational leadership; resource base; use of technology and resources; role of the change agent; and community receptiveness.

The genesis of the organization was the independent variable of the study and referred to the formation of the organization, i.e., whether the formation was initiated by an agent from the government sector or an agent from the nongovernmental organization (NGO). It also referred to the time when the association was formed or organized and to the process by which the organization evolved or was established. Did the organization evolve out of the felt need or experienced want of the community, or was it imposed from outside the community or shaped from within?

The dependent variables were viability and effectiveness of the organization. Organizational viability was assessed in terms of sustenance of the organization and the interaction of its members. Sustenance was measured in terms of: (1) number or size of membership from the time the organization was established until the time of study; (2) number and types of projects implemented; and (3) amount of financial resources kept by the organization. On the other hand, interaction of members was measured in terms of: (1) frequency of attendance in meetings and assemblies; (2) payments of dues and fulfillment of obligations; and (3) membership in other community organizations.

The effectiveness of the organization was examined in terms of equity of benefits received by members, solidarity and sense of ownership. Equity of benefits received by members was operationalized as the number or amount of benefits equally shared by the members from their membership in the organization. This was measured in terms of the amount of loans availed of by the members; amount of the shared returns on investments; and quantity of tangible benefits received by the members, such as provision of training or seminars, technical and educational services.

Solidarity denoted collectiveness or oneness of members. This was measured by the number of rules and regulations decided by the members whether or not members followed or implemented the rules and regulations; and quantity and kind of responsibilities carried out and shared by the members.

Sense of ownership referred to the sense of belongingness to the organization. This was assessed in terms of: (1) number of members who participated in the planning and implementation of the organizational requirements, (2) number of members who participated in the review and revisions of policies and requirements of the organization, (3) number of members who participated in the planning of projects, and (4) number of members who attributed "success" of the organization to the members themselves.

The need or interest of members referred to the desire of members for something essential in the community. Since the study was on credit cooperatives, it was delimited to the need for credit or financial resources.

The style of organizational leadership was assessed in terms of the following categories: (a) participative, if members are involved in decisionmaking, (b) authoritarian, if only the leader or the president makes the decision, and (c) semi-authoritarian and participative if qualities of a and b are manifested by the leader.

Resource base was delimited as the level of technical resources such as the knowledge on the management of credit or loans or kinds of skills available in the cooperative. It also meant the available types of material assets such as land and buildings owned by the cooperative.

Technology referred to the scientific application of acquired knowledge to practical purposes. In this regard, the index of the use of technology or resources as a variable was the use of management techniques on the granting of credit or loans, e.g., bookkeeping, records keeping, auditing, and accounting.

The change agent was the person or organization that intervened and effected change in the initiation and evolution process of the community organization. The organization or the person as an agent of change tried to introduce an idea, concept, practice, procedure or methodology of doing things to the community. The community in the beginning might not have been aware of or did not recognize the importance or significance of such concepts and methodologies for building up its capacities for growth and development. The agent either came from within the community or from outside. The agent's "role" was studied from two angles: (1) in the preparation of the people or community in the formation of the organization; and (2) in the preparation of the community for the eventual phasing out of the catalytic agent. The first role was examined in terms of the awareness of the people of their situation, needs and problems, e.g., citation of needs and problems, and awareness of the people of the kind of projects developed and maintained, as in number and kinds of projects undertaken. The second role was assessed in terms of the kind of training approach utilized to transfer knowledge and skills to the officers and members, e.g., number and frequency of formal or informal training conducted for the organization members.

Receptiveness of the community was the acceptance of the organization members of the role of the change agent. This was measured in terms of: (1) the number of members who attended the training organized and implemented by the change agent; (2) application or use of knowledge and practices introduced by the change agent; and, (3) change in practices or attitudes of members as a result of the agent's intervention.

The Sample

An explanatory research design was utilized where a survey of the membership of six agriculture-based credit cooperatives was conducted to test the relationship of the variables of the study. In addition, four of these surveyed credit cooperatives were intensively analyzed to gauge the success or failure factors of the associations.

The agriculture-based community type of credit cooperatives was chosen because the country's economy is agriculture-based. More than 70 percent of our population are in the rural areas whose livelihood depends on agriculture-based activities. The credit cooperative extends loans to the members with affordable rate of interest. This type of cooperative answers partly the need for low-interest credit for agricultural and consumption purposes in the rural communities.

As of 31 December 1980, a total of 3,087 primary cooperatives were officially registered with the Bureau of Cooperatives Development. Of these full-fledged cooperatives, credit cooperatives occupied the biggest proportion (1,469 or 47.7 percent). Regions I and IV were found to have the greatest concentration of community-type credit cooperatives (15.8 and 14.9 percent, respectively). Due to the limited financial resources of the research project, only one region was selected as the sample area which in this case is Pangasinan of Region I as the sample province. There were 33 cooperatives registered with the Office of the Agricultural Officer in the province in 1987. The selection was based on the following reasons: (1) the province is very accessible to transportation facilities but is not very close to Metro Manila area; and (2) the project investigator hails from the province and is therefore very familiar with the place and speaks the local dialect. These facilitated the gathering of data and information from the field.

Three agricultural credit cooperatives located in different municipalities were selected to be in the sample, to wit: (1) Dumpay Cooperative in Basista; (2) Golden Cooperative in Mapandan; and (3) Talogtog Cooperative in Mangaldan. Based on information from the Cooperatives Development Office of Pangasinan, these cooperatives represent the government-initiated associations while the NGO-initiated cooperatives included in the sample were: (1) Sonquil Cooperative in Sta. Barbara; (2) Lingayen Catholic Cooperative in Lingayen; and (3) Maawi-Alos Cooperative in Alaminos. Thus, six sample cooperatives were chosen with 515 total respondents.

For the case study portion of the study, four cases were undertaken from the total sample of six cooperatives: two cases of cooperatives which had been organized upon the initiative of a government agent; and two credit cooperatives whose formation had been initiated by an NGO or an agent from the private sector. The selection was based on the extent of "success" of the cooperatives. This was operationalized by the amount of the cooperative's financial assets and its active operations. Using these criteria, the Golden and Lingayen Cooperatives, being the first and second "millionaire" cooperatives in Pangasinan in terms of assets, were studied as "successful" cases. The less or not "successful" cooperatives were presented by the Sonquil and Dumpay cooperatives.

Initiation of Community Organizations

The study made a distinction between a community organization initiated by a government agent and one which was initiated by an agent from the private sector or nongovernmental organization. Two kinds of government initiation were considered: (1) pure government initiation; and (2) initiation with government identification but done by private individuals. In the first type, the organization was initiated by a governmental entity or by personnel from the national or local government. In the second type of government initiation, the agent was a governmental organization or entity, e.g., barangay council, but the initiation was done by private individuals. The agent or agents initiated the formation of the association in their capacity more as private individuals or members of the community rather than as persons affiliated with the government organization or entity.

As found in the study, initiation is a complex process. It does not end after the organization has been formed or organized with a set of officers but the process extends beyond the organizational stage. The initiation of the organization is even more important after the organizational stage when the association acquires some knowledge and skills in order to sustain and maintain its operations.

It is also found in the study that the change agent catalyzes the initiation process of the community organization. Usually, there is no single person or entity who can lay claim exclusively to the title of change agent. The function of being a change agent is shared by two or more persons most especially since there are two levels in the initiation process. As noted in two case studies, the agent involved in the first level of initiation could be different from the agent or agents who intervened in the learning process.

If the concept of initiation is limited to the first stage and the second level of initiation is not given due importance, the effectiveness of the organization is impaired. It is noted in the study that most organizations initiated by government agents, e.g., *Samahang Nayons*, tended to become dormant and inactive because their initiation stopped at the

first stage and the learning process of initiation was neglected by the agents. Nevertheless, the government-initiated cooperatives, despite the fact that they were initiated by persons in their private capacity, have retained their linkages with the government and have been recipients of some assistance by government officials or leaders in the form of some training or seminars.

And finally, the agent's intervention in the learning process influences favorably the viability and effectiveness of cooperative operations.

Comparison of the Characteristics of the Government and NGO-Initiated Community Organizations

The study compared the characteristics of the government and NGO-initiated credit cooperatives in terms of their formation; the role of the change agent in the initiation process as well as in the preparation of the community for the phasing out stage; and in terms of their viability and effectiveness as community organizations.

Formation of the Cooperatives

The specific needs which led to the formation of cooperatives are all financially related, particularly the need for money or loans with affordable interest. As demonstrated by the case studies, the organization of cooperatives as a response to these needs was not a spontaneous process. Rather, it needed the catalytic intervention of the change agents in the crystallization of these needs to facilitate the formation of cooperatives. This critical role was played by agents who came from the public or private sectors. The agents from the public sector were identified to be with the barangay council while the agents from the private sector were with the Church and the Foster Parents Plan, a non-governmental organization. As revealed by the case analysis, the government agents were viewed more as private individuals and as members of the community rather than as officers of the barangay council. As also found in the study, the identification of the cooperative members with the change agent appears to be significant in the initiation function in effecting greater influence upon the cooperative members and in developing a stronger sense of ownership among them.

Role of the Change Agent in the Preparation of the Community for the Phasing Out of the Catalytic Agent

There are two aspects of the change agent's role in the preparation of the community for the phase out: (1) transfer of technology; and (2) acceptance of his role by the community.

With regard to the transfer of technology to the members, about 50 percent of the general membership of both kinds of cooperatives claimed that the agent did not teach them any knowledge or skills relative to cooperative management. Apparently, there were fewer interventions done by both agents in imparting knowledge and skills to the members. This supports the contention of Leandro Rola (1988) on the lack of sustained cooperatives education and training. Most cooperatives provide members with membership seminar only.

The influence of the change agents from both sectors was greatly felt by the cooperative members in the area of practices and attitudes. As indicated by the general findings of the study, through the agent's intervention, some positive changes have taken place in strengthening camaraderie and cooperation among the members; in the judicious utilization of money and time; in the prompt and regular payment of loans; and in the punctual attendance in meetings. As noted in the study, the agent's role in the growth and development of the cooperative has been accepted by the cooperative members except in one of the NGO-initiated cooperatives.

Viability and Effectiveness of the Coops

Viability. It is noted that the government-initiated cooperatives have attained a higher rate of sustainability of operations than the NGO-initiated cooperatives in terms of growth of membership and financial assets. The rate of average annual growth of membership of the government-initiated cooperatives is 208.42 percent while that of the NGO-initiated cooperatives is placed at 133.7 percent.

With regard to the financial assets, the government-initiated cooperatives have an average amount of ₱732,667.95 or an average annual growth rate of 1,743.14 percent. The average financial growth rate of the NGO-initiated cooperatives is 1,280.3 percent or an average amount of ₱674,949.56.

The higher rate of sustainability of the government-initiated cooperatives could be partly attributed to the "age" factor. All of the said cooperatives have been in existence for more than five years. On the other hand, two of the NGO-initiated cooperatives have just started their operations for about two years now: one was established in 1986 and the other one in 1987.

Likewise, the higher rate of sustainability could be partly explained by the full-time management of the government-initiated cooperatives. However, one cooperative became "inactive" later in its operations when the management leadership became involved in local "politics" and some business activities.

In terms of interaction factors, it appears that members of NGO-initiated cooperatives were more interactive and participative in the sense that they attended more

regular meetings (e.g., once a month, once in two months, etc.) than members of government-initiated cooperatives who attended meetings more or less on a yearly basis.

The interactiveness of members is also seen in their membership in other organizations. Members of both types of cooperatives have joined other organizations in the community where the influence of the change agent was reflected in the type of organization in which the members have joined. Most of the members of government-initiated cooperatives are also members of the Parents-Teachers Association (PTA) which is considered to be more of a government association than a private one.¹ On the other hand, most members of the NGO-initiated cooperatives have joined church-affiliated organizations, indicating the influence of this institution as an agent.

The interaction of members is further indicated by the regular payment of dues and the fulfillment of obligations by the members. Apparently, this is a general characteristic of both types of cooperatives where majority of the members paid their dues regularly and fulfilled their obligations. The most popularly fulfilled obligation is their participation and attendance in meetings, followed closely by payment of loan and various fees.

Among the members of both kinds of cooperatives, the repayment of loans was not as high as that of availment. The most cited cause for non-repayment of loans was "poverty." Although "poverty" can be seen through the living conditions of many of the members, it was more of an "alibi" for their refusal to pay their loans. The case analysis reveals that non-repayment is largely affected by the internal management of the cooperative. For instance, in the case studies made on government-initiated cooperatives, non-repayment was traced to the "inactiveness" of the cooperative and leadership conflict. In the case of NGO-initiated cooperatives, non-repayment was largely due to the negative reaction of the members to the formation of the cooperative.

Effectiveness. The effectiveness of the cooperatives was assessed in terms of the variables on equity of benefits, solidarity or groupness, and sense of ownership.

1. *Equity of Benefits*

Majority of the members of both types of cooperatives availed of loans. However, in terms of other benefits extended to the members such as provision of training or seminar, technical and educational services, participation in barangay committees and community activities, only a few of the general membership of both types of cooperatives took advantage of these benefits.

2. *Solidarity or Groupness*

There was participative decisionmaking in both types of cooperatives where members decided on the rules and regulations adopted for implementation by the cooperatives. These centered on loan payments, participation in meetings, payment of dues and other

obligations, and promotion of the cooperatives' interests and welfare. It was also observed that there was a high level of observance of such rules and regulations because of the members' involvement in rulemaking. Moreover, there was a strong sense of solidarity of members as indicated by their sense of awareness and sharing of responsibilities.

3. *Sense of Ownership*

A strong sense of ownership existed among the members of both types of cooperatives as seen through their participation in the planning of organizational requirements of their cooperatives and in their perception of their organizations' "success." The general findings indicated that the "success" of the cooperatives is attributed to both officers and members.

As noted in the above discussions, both types of cooperatives appeared to be viable and effective. However, their viability and effectiveness varied in degree as indicated by the computed mean scores of each variable of the study for every cooperative. In summing up the viability and effectiveness scores of each cooperative, the viability rating of all the government-initiated cooperatives was higher than that of the NGO-initiated cooperatives. Nevertheless, in terms of the effectiveness factors, the NGO-initiated cooperatives appeared to be more effective than the government-initiated ones (except one NGO-initiated cooperative). Taking all the added scores in all the viability and effectiveness factors, NGO-initiated cooperatives appeared more effective while the government-initiated cooperatives are more viable.

The higher score attained by the government-initiated cooperatives in the viability factors could be explained by their higher rate of sustainability. This, in turn, could be attributed to the "age" factor where all of the said cooperatives have been in existence for more than five years. Except for one NGO-initiated cooperative, the other two have been established more recently; one in 1986 and the other in 1987. It could also be explained by the full-time management of the cooperatives, except for one in the latter stage of its operations.

The NGO-initiated cooperatives appeared to be more effective in the sense that they, as a whole, attained higher scores in the variables pertaining particularly to solidarity and sense of ownership.

Variables in the Formation of a More Viable and Effective Community Organization

In examining the variables that lead to the formation of a more viable and effective community organization, it is found that the genesis of the community organization affects its viability and effectiveness. There are two components of the genesis which influence

the viability and effectiveness of organizational operations: (1) the time when the organization was formed; and (2) the role of the change agent. It is the latter component which is the more critical variable in affecting viability and effectiveness.

The role of the change agent in the initiation or formation process is a complex process which starts from the time that the idea of the formation of the organization is initiated up to the time when the organization learns some knowledge and skills for its operations. As a variable, the role of the change agent is subcategorized into three: (1) his/her identification or non-identification with the barangay; (2) his/her role in the preparation of the community for the formation of the organization which describes the kind of approach he/she uses in instigating and facilitating the formation of the organization; and (3) his/her role in the preparation of the community for the phaseout which refers to the process of transferring technology to the cooperative membership and the acceptance of his role by the cooperative members.

Relative to the work experience or orientation of the agent, the study disclosed that the private affiliation of the agent exerted more influence on the viability and effectiveness of the cooperatives than the public or bureaucratic orientation of the government agent. Furthermore, the private initiation of cooperatives affected some viability measures such as the regularity of the payment of dues, and perception and fulfillment of other obligations. It also influenced some solidarity variables such as compliance with rules and regulations and the sharing and carrying out of responsibilities. Moreover, private initiation appeared to be a stronger influence on the sense of ownership among the members than government initiation.

Aside from the work background or affiliation of the agent, his "identification" with the community was an influencing factor on the viability and effectiveness of the cooperative. The agent who came from the community exerted greater influence on the sense of solidarity and ownership among the cooperative members than an agent who came from outside the community. The former's "affinity" with barangay residents helped develop the feeling of "oneness" among the members and their sense of "belonging." What is significant in this finding is that the agent from within, whether he was identified with the public or private sector, was more influential as a factor than an agent from without.

The above findings substantiate further the Local Resource Management (LRM) experience which showed that an agent or facilitator who is not identified with the barangay has difficulties in initiating the formation of beneficiary associations compared with a facilitator who hails from the community (Navarro 1984).

The agent's role in the preparation of the community in the formation of the organization and the approach used in the discussion of community needs and problems significantly relate with the viability and effectiveness of the cooperatives. The effective agent's role is to facilitate the process of bringing out the idea of the organization of the cooperative among the community members rather than to impose the idea upon them.

The participatory process of conducting meetings and dialogues, where the needs and problems of the community were discussed together with their corresponding solutions, brought about more awareness and understanding of one's needs which strongly influenced the payment of dues; perception of other obligations which have to be fulfilled; and the sharing of responsibilities among the members.

The above findings corroborate the findings of previous studies on community organizations, e.g., the National Irrigation Authority (NIA) case studies on farmers' associations (De la Unson 1978). These studies stressed the importance of participatory approach or social preparation of the community to enhance the organizational capacity of the association and helped develop the commitment of the members to the association.

Apparently, the private orientation of the agents influences the utilization of the participatory approach in the formation of the cooperative. In the survey, cooperative members attributed participativeness to NGOs more than they attributed it to government organizations. This could be traced to the perception of members that NGOs use the approach or strategy that emphasizes more the "bottom-up" approach than the "top-down" approach. However, not all NGOs are alike in this respect. The strategy utilized by the agent in the Sonquil case was different and was characterized by the "dole-out" system. This was attributed to the approach adopted by the Foster Parents Plan, Inc., the organization which the agent represented. It is noted that this NGO emphasized the "dole-out" system in assisting communities. As previously mentioned, this indicates that not all NGOs use the participatory approach and that not all private orientations enhance participation. This also suggests that participation is not a sole virtue of NGOs and therefore, government organizations can adopt this approach to the formation process of community organizations.

As regards the agent's role in the preparation of the community for his exit, it is found that the agent's intervention in the learning process influenced the viability and effectiveness of cooperative operations. This validates the previous findings on the crucial intervention of the change agent in the community learning process in the evaluative study of the NIA Laur Project in Nueva Ecija (De la Unson 1978) and in the application of the Community Capability-Building Exercise model of the Development Academy of the Philippines (DAP) which emphasized the role of the change agent in the judicious use of the tools and techniques for the transfer of basic skills (Hernando 1985).

Furthermore, private initiation had more influential effects on the learning process than government initiation of cooperatives. This is largely attributed to the agent from the private sector who had performed more of the role of transferring technology to the members than the agent from the government sector. As mentioned earlier, this is partly explained by the effort of the government agent to concentrate largely on the formation of organizations rather than on the transfer of technology to the association members since his performance is partly measured in terms of the number of organizations

formed in the field. Nevertheless, it is also pointed out that many NGOs folded up in their operations. As such, fewer interventions were also done in the learning process. Perhaps, agents of NGO-initiated cooperatives had more intervention activities as they are residents or members of the community.

The intervention of the agent in the introduction of some new practices and attitudes to the cooperative membership had considerable influence on the viability and effectiveness of the cooperatives. As found in the study, the agent from the private sector tended to exert more influence in introducing some new practices and attitudes among the cooperative members than the agent from the government sector. This seemingly stronger influence of the NGO agent is attributed not only to his "identification" with the community and his private orientation but also to the agency or organization where he belongs. For instance, the church as an agent exerts greater influence on the social life of the individual member of the community. Logically, its influence is seen and felt in the changing of practices and attitudes among the community members. Because as an institution, the church reaches out to the spiritual and social development of the individual, its influence is seen to be stronger than the agent from the public sector.

Equally important in the learning process is the acceptance of the role of the change agent by the members. This is reflected in the changes in some practices and attitudes among the members as a result of the agent's intervention. As substantiated by the case studies, e.g. Lingayen and Golden, the agents' influence was seen in the strengthening of the collective consciousness of the members by recognizing the need to cooperate and help one another, as well as the strengthening of the spirit of cooperativism by grouping themselves together to help one another achieve a common goal. The agents' considerable influence was also seen in the improvement of some practices such as frequent attendance and active participation in meetings; payment of loans and dues; improvement in the way members spend time and money; and a deepened appreciation of the practice of thrift and savings. These changes in the practices and attitudes of members have contributed to the development of their sense of solidarity or groupness and to the viability of the cooperative.

However, the acceptance of the role of the change agent could be traced or linked to the "identification" of the agent with the community. As mentioned earlier, the agent "identified" with the community not only through his residency in the area but also through his involvement in various community projects; participation in important community activities; and membership in barangay committees and other community organizations.

As pointed out by the case studies, the agent from within wielded considerable influence on the cooperative members more than an agent from without. This is well-demonstrated by the case of Sonquil whose agent was considered to be an "outsider"

because she was not from the barangay. Moreover, the change agent during the formation process of the cooperative was different from the agent after the organizational phase. Both are non-residents of the barangay. As such, the agents' intervention in changing some attitudes and practices among the members was not successful. This was borne out by the perception of majority of the members that practices or attitudes have not changed despite the agent's presence in the community. In the absence of attitudinal change, the sense of "collectiveness" or solidarity of the members was not strengthened. This has made the cooperative less effective or ineffective in its operations. The non-improvement in some of the practices has also contributed to less viability or non-viability of the cooperative.

The above findings suggest that changes in some practices and attitudes like frequent attendance and participation in meetings, prompt and regular payment of loans, spirit of cooperativeness, value of time and money, thrift and savings were largely influenced by the "identification" of the agent with the community rather than by his identification with the private or public sector.

As a critical variable on genesis, the role of the change agent is found to interrelate with some of the intervening variables of the study in influencing the viability and effectiveness of the cooperatives. For instance, the agent had to crystallize the needs/interests of members which in turn influenced the payment of loans and various fees and dues. Interestingly, there were no significant differences between government initiation and private initiation in the crystallization process.

With respect to the "resource base" as an intervening variable, it is found that the initiator served as a source of learning on cooperative management. As indicated in the study, the learning process affected the viability and effectiveness of the cooperatives. Significantly, it was the agent from the private sector which showed more influencing effects on the learning process than his counterpart in the government sector.

Although the type of leadership in the organization is not directly influenced by the genesis factor, findings indicate that the NGO agent showed his/her influence more on the participative type of cooperative leadership.

The process of decisionmaking and implementation of decisions was not also directly influenced by the role of the change agent. Nevertheless, the agent's influence was seen in the changing of practices and attitudes which indirectly, affected the participative decisionmaking and implementation of decisions. As found in the study, the changes in some practices and attitudes among the members encouraged them to participate more in making decisions and in carrying out decisions arrived at by the general assembly.

In sum, the findings of the study strongly showed that the role of the agent in the formation process of the cooperative is the most critical factor in determining the extent of viability and effectiveness of the cooperative. However, as mentioned earlier, his role

in the said process is a complex one. As demonstrated by the case studies, the agent's intervention starts, even at the crystallization stage of the members' needs and takes shape in the social preparation of the community for the organization of the cooperative. The study pointed out that the initiation or formation process extends beyond the organizational stage where a set of officers has been elected to manage the affairs of the cooperative. The more crucial stage of the formation process is after the organization of the cooperative where the association starts to acquire knowledge and skills to develop its capacity to grow and develop. This is also the stage where practices and attitudes of members are positively changed for more viability and effectiveness of cooperative operations through the intervention of the agent.

A significant finding of the study is the role of private initiation as against public or government initiation in affecting the viability and effectiveness of the community organization. As pointed out earlier, the private affiliation of the agent exerted more influence on the viability and effectiveness of the cooperatives than government affiliation of the agent. The private orientation of the agent also influenced the adoption of the participatory approach in the formation process of the cooperative which in turn affected its viability and effectiveness. However, the study also indicated that participativeness does not inhere in institutions but in the approach. Participation as an approach was seen in terms of residency in the barangay or community, frequency of meetings with barangay residents, seeking out members, and the like. This suggests that government organizations, not only cooperatives but other community organizations as well, may adopt this kind of approach in the formation process of community organizations, thus implying that some changes in government procedures and monitoring processes may be in order.

There are some characteristics which account for viability and effectiveness of community organizations. One pertains to the participatory approach to organizational planning. This approach encourages participative discussions of community problems and needs. Another characteristic is the "identification" of the agent with the community in the formation process of the organization. As pointed out earlier, the agent's "identification" is not only through his residency in the community but through other functional equivalents like involvement in community projects; participation in community activities; and membership in community organizations and barangay government committees.

The agent's role in the transfer of technology is found to have been performed more by the NGO agent than by his counterpart in the government sector. This is explained by the fact that since part of the performance appraisal of the government agents is the number of organizations formed in the field, the transfer of technology became secondary to the number of associations organized in the field. Nevertheless, the more interventions done by the NGO agent could also be traced to the fact that the NGO agents in the study were residents of the community. Their being residents of the barangay made

them more accessible to the people in the community. Because of non-observance of office hours, they were always available whenever their assistance or advice was needed. Their presence in the barangay made them more aware of the people's needs and problems. These could have facilitated more the process of transferring technology to the cooperative members.

The preceding role in private initiation suggests that it is not being private which led to greater viability and effectiveness of community organizations, but some practices which the NGO agents have adopted in the formation process of the organizations. This is seen in the participatory approach used and the residency of the agents in the community.

Based on the results of the study, the concept of initiation or formation process is changed and expanded to include the process before and after the organizational phase of the association. This concept presents a different framework for change agents who are tasked with organizing the community, most especially those coming from the public sector.

Thus, the following conclusions are derived from the study:

(1) The genesis or formation of the community organization affects the viability and effectiveness of the organization. Community organizations which are initiated by a government agent tend to be more viable while those initiated by an agent from the private sector tend to be more effective. The extent to which organizations are viable and effective are largely influenced by the role of the change agent in the formation process. The most critical variable then on genesis is the role of the change agent both in the organizing and learning processes;

(2) The formation of a participatory type of organization is dependent upon the people themselves who are aware of their own need to organize in order to promote their welfare and well-being. An organization which evolves out of this need brings about more viable and effective organizational operations. However, the evolution of this need can rarely happen without the intervention of a change agent. The agent may be different from a leader in a community but he can be one. The former intervenes and effects changes by introducing an idea, concept, practice, procedure or methodology of doing things to the community which the community may not be aware of or does not recognize the importance or significance of such concepts and methodologies in building up its capacities for growth and development;

(3) The extent to which a community organization is viable and effective is dependent on the kind of role the agent plays in the formation process. Where the intervention of the agent stops at the organizational stage, the association does not develop the organizational capacity needed for more viable and effective operations. Thus, community organizations remain less or not viable and effective if the agent does not intervene in the learning process which starts after the organizational phase of the association;

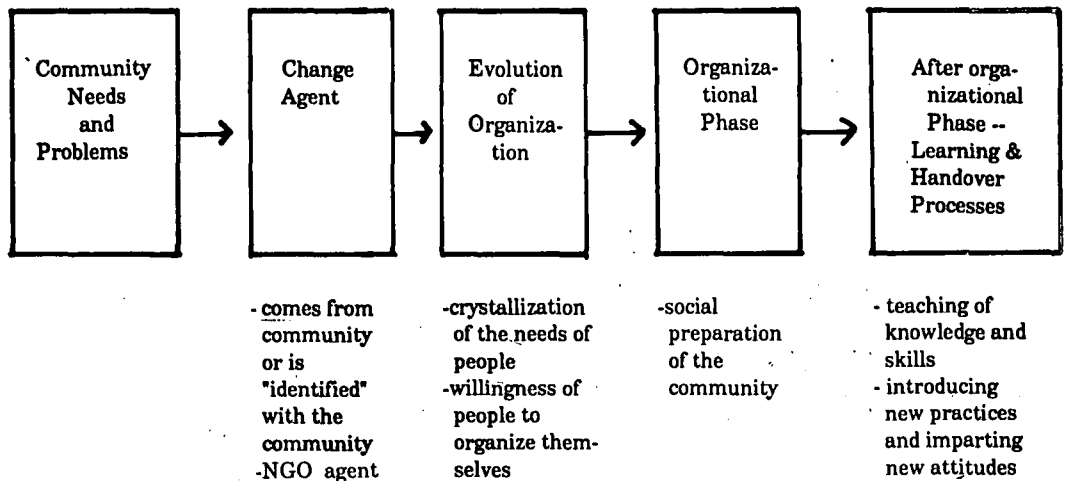
(4) The sector which the change agent comes from influences the viability and effectiveness of the community organization. An association which is initiated by an agent from the private sector or nongovernmental organization is more effective than an organization initiated by an agent from the government sector, while an association initiated by an agent from the government sector is more viable than an NGO-initiated organization;

(5) An agent who comes from within the community, a resident of the barangay or an agent who is "identified" with the community exerts greater influence on the viability and effectiveness of the organization, particularly on the sense of solidarity and ownership of the members, than an agent from without;

(6) The participatory approach in organizational planning is more effective than the nonparticipatory approach in developing a stronger sense of "belonging" or ownership among the organization members.

Based on the above conclusions and the redefined concept of initiation or formation process, the study draws up a model or strategy of mobilizing people through community organizations.

Below is the schematic presentation of the redesigned model or strategy.



It can be seen from the above schematic presentation that the evolution of the community organization is instigated by the common needs and problems of the community. Aside from the desire of the people to meet their common identified needs through the establishment of the organization, there must be willingness on their part to form such an organization.

However, this evolution of the community organization needs the intervention of the change agent. The agent assists the community in crystallizing the people's needs towards the formation of the organization. For effective initiation of the process, the change agent should be internal to the process, meaning, he should come from the barangay or community or he should be "identified" with the community.

Aside from his "identification" with the community, the change agent should also have some characteristics of private initiation which enhance the viability and effectiveness of community organizations like the use of participatory approach in the formation process of the organization.

Before the organization of the association, the community should be socially prepared for it. The change agent prepares the community by conducting "consciousness-raising sessions" through the participative discussion of the community's problems and needs. The redefined strategy emphasizes the participatory approach to the organizational planning of the organization where people discuss among themselves their needs and problems and propose solutions correspondingly. Thus, the change agent serves as a facilitator in the whole process.

After the formation of the organization, the agent intervenes in the learning and handover processes of the organization by teaching knowledge and skills to the members, particularly to the organization leaders or officers who are charged with the responsibility of sustaining and managing the organization. The agent also intervenes in the learning process by introducing new practices or innovative measures for more effective organizational operations. His intervention is also needed in changing attitudes of the members. This part of the initiation process is the most difficult and challenging task for the change agent to handle.

The learning and handover processes stress the fact that once the organization has developed its capacity to sustain and maintain its growth and development, then the agent has to exit from the whole initiation process.

The redesigned model or strategy thus emphasizes the role of the change agent throughout the formation process of the community organization. His role starts from being an instigator or facilitator of the process and ends up in being a trainer or educator in the whole learning process. Moreover, it is stressed that the role of the agent should be internal to the process and that, he should have some characteristics of private initiation to make community organizations more effective and viable.

Policy Proposals

Given the conclusions of the study and the redesigned model or strategy of mobilizing people participation through community organizations, the following policy proposals are suggested:

(1) Although government can perform the function of community organizing, it is concerned more with organizing the association and not with the viability and effectiveness of the association. Unless government also assumes that role, the function of organizing the community is better entrusted to the nongovernmental organizations, e.g., International Institute for Rural Reconstruction (IRR) and the Philippine Business for Social Progress (PBSP), which possess some characteristics conducive to making these organizations viable and effective. With the private affiliation or nonbureaucratic orientation of the agents of nongovernmental organizations influencing the formation process, community organizations tend to become more viable and effective. However, if government wishes to continue performing community organizing as a governmental function, an alternative proposal is for the government agents to adopt the redesigned model or strategy with the end in view of establishing more viable and effective community organizations.

The activities or practices that the government agents could adopt, which are being done by NGOs, include the following:

- a) Reside in the community or barangay to establish rapport or "identification" with the residents during the formation process of the organization. To help encourage the government agents to stay in the barangay, the government should provide them with the necessary incentives such as subsistence or food and quarters allowances for them to carry out their organizing work.
- b) Conduct "consciousness" raising sessions through participative discussions or dialogues with the barangay residents about community problems and needs.
- c) Conduct "teach-in" or training sessions to impart knowledge and skills to the organization members. In support of this activity, the government must provide funds for the expenses to be incurred in the conduct of such training sessions. This would encourage the agents to intervene in the learning and handover processes of the organization.

(2) The government should develop and adopt a performance appraisal system for field agents which is based on the proposed activities or practices to be adopted by government agents in their community organizing work. This appraisal system would touch on the residency requirements, conduct of "consciousness" raising sessions, and training sessions for imparting knowledge and skills to the organization members. Ultimately, the performance system should be based on the number of viable and effective community organizations the agent has formed in the field.

(3) A working relationship could be developed between the NGO and government agents where the former could take charge of the organizing work while the latter could assist in the transfer of technology via their technical expertise. For instance, the agents from the Bureau of Cooperatives Development could provide training/seminar on the management of cooperatives.

(4) The government must provide support to the NGOs in their role as change-agent by allocating financial resources for community organizing work.

(5) A partnership between local governments and community organizations in local governance should be developed inasmuch as the latter serve as a mechanism for people participation in the development of rural or local communities. This partnership could be effected through the local development council where the community organization has a seat in the development council. Through the presence of this organization, the people most especially the poorer segment of the community will have the chance to ventilate their interests, needs, and priorities. They will also have the opportunity to plan with the local government the programs and projects which would respond to their needs and problems.

(6) The government, particularly the local government, should provide a healthy climate for the development of the community organizations by: (a) providing them with the necessary moral and logistical support; (b) lessening bureaucratic red tape in extending assistance to the community organizations; and (c) reorienting the government bureaucracy in its role as change agent for people empowerment. This would entail the holding of a series of seminars for government agents with the end in view of adopting the redesigned model on mobilizing people participation which is focused on the study's redesigned strategy or approach to community organizing. This orientation would stress the role of a change agent after the organizational phase, which entails the learning and handover processes. Necessarily, this would touch on the performance appraisal system being adopted for government field agents. Based on the concept of the initiation process, the performance of field agents should not be anchored on the number of community organizations formed in the field but more on the number of organizations initiated by agents which had become viable and effective. The reorientation would also emphasize the participatory approach in organizational planning where people participation is viewed both as a process and a goal.

Research Agenda and Contribution to the Field of Knowledge

A significant contribution of the study to the field of knowledge is the concept of initiation. Based on the results of the study, the concept of initiation includes the whole range of activities in the formation process of the community organization, starting from the germination of the idea to establish the organization, to the time it is organized with a set of officers or officials to manage its operations, up to the time that the organization develops its capacity for growth and development. Thus, the concept of initiation presents two important phases of the formation process of the community organization: (1) before the association is organized with a set of officers or officials; and (2) after the organizational phase, when the organization learns and acquires skills to overcome difficulties in the effective performance of its collective tasks.

With the above concept of initiation, the role of the change agent is also modified to include functions before and after the organizational phases of the formation process of the community association. The function of the change agent does not end after the organization is formed with a set of officers but extends to the time when the organization learns some knowledge and skills for its viable and effective operations.

Participation as a concept is likewise modified and expanded. It entails more than discussions of community problems and needs with the residents, conducting meetings, and seeking out members of the community. It also means "identification" with the community. This "identification" is not only through residency in the community but through other functional equivalents like involvements in community projects; participation in community activities; and membership in community organizations and barangay government committees. Thus, participativeness is not found in institutions; but in the approach. In this respect, government institutions which have been perceived to be "nonparticipatory" may adopt this approach, which may imply the need for some changes in government procedures and monitoring processes in the delivery of services, most especially in performing the community organizing function. Civil servants or government agents, may involve themselves in the discussion of community needs and problems and may "identify" with the community as they organize the community. They can meet these work demands if changes in government policies on performance in community work are effected with the corresponding moral and logistical support given to government workers in the field.

The study has also tackled the question of alternatives to bureaucracy. Would a government-initiated organization be a better alternative or a privately initiated one? Based on the results of the study, it is not a question of being a government-initiated or privately initiated organization but a question of the kind of organization whose formation process applies the participatory approach and partakes of the process of "identification" with the community. This type of organization is more likely to respond to the needs and demands of the local communities and therefore can be used for local development.

The study also formulates a research agenda for future researches. Inasmuch as the focus of the study is on credit cooperatives as community organizations, there is a need to expand the coverage of the study to include other types of community organizations such as health associations and other agriculture-related organizations. It is noted that health associations or farmers' organizations are formed to secure facilities or services for the members. As long as the needed services or facilities are supplied or acquired, the said organizations would continue to function and operate. This kind of association is different from a cooperative in the sense that once the cooperative members do not cooperate with one another, then the organization's sustainability is endangered. The sustainability of the organization is dependent on the members themselves.

Community organizations which are formed by government agents as a regular part of their duties are also different from cooperatives which are organized in response to the members' needs and problems in the community. The former type of association is organized to implement national programs, such as the mothers' classes organized by the Department of Social Welfare for the implementation of its nutrition program and the association of land reform beneficiary farmers organized by the agents of the Department of Agriculture for the implementation of the Land Reform Program. Thus, the formation of these associations becomes a part of the agents' regular duties where they are obliged to closely monitor the activities of the said organizations. On the other hand, cooperatives are not organized to implement a national government program. The involvement of the government agents in the cooperative's organization is not part of their regular duties; hence, there is no obligation on their part to keep close track of the association's activities and progress. This distinction between the two types of community organizations, deserves a closer scrutiny and further study.

Likewise, it is noted that rural organizations have different characteristics from that of the urban community associations in terms of membership, needs, problems, and priorities. With these distinct characteristics of the said organizations, there appears to be a need to study the initiation of urban community organizations vis-a-vis their counterparts in the rural sector and look into their contribution to local development.

Given the different types of community organizations, would the relationship between the genesis of the organization and its viability and effectiveness vary depending on the kind of community organization being studied? A survey of different community organizations could be undertaken to further examine and validate such relationships.

Another research study that can be undertaken is on the characteristics of the change agent. Is the effectiveness of the change agent in the performance of his/her role a function of his/her personal attributes? An in-depth study on this can be made to explain the relationship between the agent's characteristics, e.g., age, sex, educational background, and the effectiveness of his/her performance.

The study has focused on the agent as a person initiating the process. However, the function of change agent is not just carried out by a person but by a group or an agency, both government and private. Would the effectiveness of the performance of the agent as a group or agency be different from that of a single individual? This is another area that could be researched on.

With the adoption of the redesigned model or strategy of mobilizing people through community organizations, an evaluation study can be prepared later on to determine the effectiveness of such model or strategy.

Endnote

¹The PTA is a requirement of the Department of Education, Culture & Sports rather than a voluntary association of parents and teachers in the community.

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