

Cooperation in Education

By Laureano Avendaño

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THE importance of cooperation in education cannot be over-emphasized. It is the foundation for the development of the cooperative movement, which aims at the improvement of the national economy.

Through the initiative of the Philippine Government, a survey of Philippine conditions that will look into the possibility of cooperative education in our educational system is being undertaken by experts of the International Labor Organization (ILO). Our technical experts, decided to include in the curriculum of our schools, both public and private, a course in cooperation. This course will be given in both the elementary and the secondary levels. A committee composed of superintendents of public schools and the administrator of private institutions was formed to draft an outline guide in the teaching of cooperation in the elementary and secondary schools. The initial step in regard to such a guide is embodied in B.P.S. Memorandum No. 130, s. 1956, together with its inclosure. It contains an orientation unit and an outline of the general scope and sequence of the course.

To insure the implementation of the provisions of the Memorandum at the opening of the school year in June, 1957, a special course in "Education Through Cooperation" was offered at the Baguio Vacation Normal School. This was the first time that this subject was included in the in-service training program for supervisors, principals, and teachers coming from different divisions. The course covered a period of six weeks.

Technical experts of ILO, CAO, and ICA in the persons of Dr. Harper, Dr. Mabbun, Dr. Hedlund, Mr. Manongdo, Mr. Lansang, Capt. Jimenez, Atty. Paras, and Mr. Ramaiah served as lecturers and resource persons for the course. Among the different phases of the work discussed during the period were the following:

1. Philosophy and Principles of Cooperation — In the ordinary sense, cooperation means to act jointly with another or work together for a common goal. But among business institutions concerned with the cooperative movement, cooperation means to provide

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a plan for progressive living in which individuals, in voluntary association and with human dignity, labor for the common welfare so that they jointly own, control, and direct the fruits of their labor on a democratic basis, every member having an equal say in the process and receiving his just rewards. Briefly, cooperation is a way of life in which one helps himself, helps others, and helps improve the living conditions of the community.

Doubtless a farmer can produce by himself, consume the fruits of his labor, and market the surplus of his production. But it would be better yet if he and the other farmers of his community cooperate together in a business enterprise commonly known as cooperatives and thereby bring benefit to all members — educationally, financially and economically.

The foregoing philosophy may be further stressed by the following principles adopted by the Rochdale Pioneers in Lancashire, England, a cooperative buying club which very quickly became a consumers' cooperative store.

Rochdale pioneers were flannel weavers who in 1844 went on strike against their employers. To be able to support the strike, the organizers of the union levied weekly contributions from strikers. This was believed to be the starting point in the raising of capital. The 28 members (one of them a woman), poor and unschooled but with character and determination, and guided by constant study and persistence to overcome the obstacles of poverty and indifference, succeeded in helping themselves the cooperative way. The experience of the Rochdale Pioneers Consumers' Cooperative became the basis of the principles of the modern cooperative movement throughout the world. These principles are:

1. Democratic Control — This is a form of economic democracy. Each member has only one vote irrespective of the number of shares he holds. No proxy is allowed.

2. Open Membership — In order to enable every member of the community to join the cooperative, the shares are of low denomination. Although it is open, membership may be rejected due to questionable character and other causes.

3. Limitation of Interest on Capital — The profits, after deducting an amount for depreciation and reserve, go partly to the educational fund and partly to charity. The remainder goes to the members in proportion to their trade. Usually the interest on capital investment is only 8%.

4. Limitation of Shares for Each Member—There is a limit to the number of shares each member may hold. This is to prevent the possible control of the association by a few. However, preferred stocks may be issued, but they do not carry any vote. Here

again is a democratic measure to maintain the equality of interest and influence of the members in the conduct of the affairs of the society.

5. Trading on Cash Basis with No Credit — Generally purchases and sales should be on the basis of cash to avoid the reduction of capital. Late payments should be avoided.

6. Sale of Pure Goods Only — Only pure and unadulterated goods should be sold to preserve the dignity that goes with quality. Private stores may reduce prices by adulteration of the goods. When this happens, the leaders of the cooperative can explain the situation as regards competition.

7. Provision for the Education of the Members— The members should be given constant education on cooperative principles as well as on mutual trading. Other members of the community who are not members of the cooperative may join the educative process if they so desire.

8. Political and Religious Neutrality — For obvious reasons, the members should adhere to the policy of neutrality in politics and religion are divisive forces that are not encouraged in cooperative endeavors.

II. Organization and Management of Cooperatives (Credit Union) — After knowing the philosophy and principles of the cooperative movement in Europe, Asia, the United States, and the Philippines thru a series of lectures from the ILO, ICA and CAO experts, we will now be ready to guide the organization of simple cooperatives in our respective communities.

Secretary Aguilar, in his address to the convention of school superintendents in Baguio, advocates the organization of cooperatives. A cooperative is a business institution owned and controlled by the members, and operated for their benefit as users. Among the types of cooperatives are: (1) Agricultural (Facomas) and (2) Non-Agricultural (Consumers, Credit Union, Industrial, Service, etc.). The following suggestive steps for the organization of a cooperative are hereby given:

1. Make a survey of the needs of the community for cooperative endeavor.

2. Interest a few honest friends in the locality and organize a study club to sell the idea of cooperation.

3. Invite an officer of a cooperative in a nearby locality or an officer of the Cooperative Administration Office (CAO) of the province for further enlightenment.

4. Elect officers of the cooperative:

- a. Board of Directors (5-11 members)
- b. Credit Committee (3 members)
- c. Supervisory Committee (3 members)

5. Submit the following requirements:

a. Legal requirements

1. Four copies of incorporation and by-laws accomplished by at least 15 incorporators.
2. Surety of not less than P500 for the Treasurer.
3. Money order for P17.30 payable to the Security and Exchange Commission.

b. Policy requirements:

1. Economic survey form in duplicate.
2. Certificate of the Cooperative Officer who conducted the meeting.

6. Have on hand the complete set of accounting forms before starting the operation.

The Administration and Management of the Cooperative — The business affairs are managed by the board of directors, the credit committee, and the supervisory committee elected by the members by secret ballot at their annual meeting. Within 10 days after the election, each group elects its president and other officers. Their powers and duties are embodied in the by-laws of the association. A few of them, however, may be quoted:

THE DIRECTORS exercise general management of the credit union, set its policies, approve all applications, set the interest rate (never more than 1% per month on the unpaid balance), and declare the dividends. They meet monthly, but may hold additional meetings, if necessary.

THE CREDIT COMMITTEE supervises all loans to members. Applications for loans are made in writing, and must tell the purpose of the loan, the security offered, and any other data required. The credit committee meets regularly, or as often as necessary, to approve loans.

THE SUPERVISORY COMMITTEE is the "watch-dog" of the credit union. It examines the affairs of the organization, keeps an eye on its operations, and reports to the members at the annual meeting.

THE TREASURER is the active manager of the credit union. He keeps the books, makes the financial reports, and is in charge of the receiving and disbursing of funds. Most of the members come to the treasurer with their financial problems, and he usually transmits loan applications to the credit committee. On him falls most of the work, although other members of the board and committeemen may volunteer their services.

III. School Cooperatives — Of the different cooperatives organized the world over, the youngest are the school cooperatives. Unlike the Rochdale Pioneers which, through the Rochdale principles, suc-

ceeded as a cooperative in general and a consumers' organization in particular, school cooperatives have no body of rules. However, school cooperatives are regarded as an educational device for training in responsibility, group work, team work, initiative and loyalty, hence, they are an excellent introduction to fundamental education.

The first school cooperative was organized in Paris, France in 1861. It was a mutual benefit society for saving and school insurance. Later the Jura school forestry cooperative came into being, and then in 1912, the Carcassonne school cooperative. The profits of these cooperatives were used for the assistance of needy pupils. Professor B. Profit, inspector of primary education in St. Jean, Angely, France, raised funds for such urgent needs of the schools as modern teaching materials, devices, etc. This became the basis for the organization of school cooperatives. The Profit's idea of school cooperatives spread to other parts of the world. In Poland, loan and thrift societies organized themselves into school cooperatives. Later, as late as 1949, Italy, Belgium, Spain, Tunisia in Africa, Ceylon, the U.S.A., Argentina, and other South American countries registered their school cooperatives.

In the Philippines, although cooperation is an indigenous element in the customs and traditions of the people as manifested in the "bataris" and "bayanihan" of the rural areas, and in many activities of the school, yet formal instruction on the matter started only in 1957 when Memorandum No. 130 of the Bureau of Public Schools announced the formal inclusion of the course in cooperation in the curriculum. The main objective of cooperation in schools is the development and formation of ideas and habits on cooperation. Activities conducive to group practices and to understanding the cooperative way of life should be given greater emphasis.

The teacher plays an important role in school cooperation and in the organization of school cooperatives. In the first three grades, the teacher as a guide may develop ideas and habits of cooperation thru stories about cooperation in the school, the home, and the community. In the higher elementary grades and in the high school the children may be taught simple cooperative principles. By way of practice, they may organize cooperatives to handle school supplies, like pencil, paper, ink, and instructional devices. A suggestive plan for such a cooperative may be tried out as follows:

1. Formation of a Board of Directors (5-11 members) consisting of teachers and pupils — the teachers on the majority and the pupils on the minority. Pupils from grade III up may become members of the board. The teachers manage the affairs of the cooperative while the pupils help and get the necessary training in management.

2. Capital — By practicing thrift, the pupils may be able to save ten to twenty centavos a month which may be the basis of the share of each pupil who may desire to join. The teachers may start with fifty centavos, or one peso a month. Out of these savings resulting from thrift, capital may accumulate and a school cooperative may be started. The children may be trained to patronize their cooperative. It should be remembered here that the goal is not gain but training and service.

3. Membership — All teachers and pupils of the school are eligible for membership after saving their initial fee of five centavos and buying at least one share. Each member, however, continues to pay his regular monthly share until he graduates or drops out of school. Then all his shares will be returned to him.

4. Meetings — Annual meetings of all members of the school cooperative are held. It should be the duty of every member to attend and participate in the deliberations, particularly in the election of the board of directors. The board of directors should meet once a month and set policies for the cooperative.

Conclusion:

The school children, because of their age, have that receptive capacity to understand and practice habits of thrift, saving, and mutual aid. If these ideas and attitude becomes a part of their cooperative way of life from the start, then they will become the

proper citizens of tomorrow — citizens with a sense of sound economy.

Let us hope that, in time, our teachers will become fully equipped with a knowledge of the fundamental principles of cooperation with skill in the organization and management of simple cooperatives — that they will spearhead the formation of cooperatives among themselves and among their pupils — that they will be capable of disseminating the information to the people of our rural areas. Indeed, in coordination with our home industry centers, these cooperative endeavors might well be a new and positive approach to our community development.

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