

Research Article

# Socioeconomic Impact of a Credit and Development Cooperative on the Life of Members in the Province of Isabela

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## Abstract

This study delves into the profound socioeconomic implications of a Credit and Development Cooperative (CDC) within the lives of its members and identify operational challenges faced by the cooperative. It also aims to explore and analyze its tangible impact on the lives of its members, shedding light on how their socioeconomic conditions have evolved over time. By employing a descriptive design, a survey questionnaire was utilized, gathering responses from 109 voluntary participants, the research endeavors to comprehensively assess the cooperative's influence on economic well-being, social dynamics, and overall community development. Ethical considerations are paramount, ensuring the protection of participant confidentiality and rights. By analyzing the gathered data, the research illuminates the multifaceted contributions of the cooperative to economic prosperity and social well-being of its members and community development. Furthermore, findings indicate a significant positive impact of the cooperative's services on the socioeconomic well-being of its members. While only 27 members reported encountering issues with cooperative operations, the primary concern was the delay and non-payment of member obligations. This issue, recognized as potentially undermining the cooperative's stability, contrasts with the substantial assistance the cooperative has provided in improving members' socioeconomic lives. Further research is recommended to ascertain the generalization of these results.

## Keywords

Cooperative, Socioeconomic Impact, Unity and Cooperation, Credit and Development

## 1. Introduction

Throughout history, collective action has empowered individuals to achieve common objectives, ranging from fair prices for products to improved employment conditions and financial support for better economic opportunities. This communal effort led to the formal organization of cooperatives, fostering mutual trust and support among members for shared benefits [9]. Helen Keller's famous quote, 'Alone we

can do so little; together we can do so much,' inspired cooperative formation, particularly during times of economic hardship to mitigate financial challenges and enhancing livelihoods [16].

Defined by the Nebraska Cooperative Development Center [11] and the International Cooperative Alliance, cooperatives are associations formed to collectively address econom-

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ic, social, cultural, and democratic needs for the equal benefit of their members. In the Philippines, cooperatives reflect the 'bayanihan' spirit ingrained in Filipino culture, fostering not just cooperation but solidarity, camaraderie, and support among families [13]. The legislative recognition of cooperative strength began with Republic Act 580 of 1950, emphasizing cooperative-driven economic development for small-scale enterprises in agriculture and other grassroots sectors, promoting equitable wealth distribution [7].

Philippine cooperatives gained constitutional support in 1987, reinforced by Republic Act 9520 also known as the Philippine Cooperative Code of 2008 [12]. To ensure effective cooperative operations, Republic Act 11364 established the Cooperative Development Authority Charter of 2019 as its regulatory body.

In Isabela Province, the Provincial Cooperative Development Office actively encourages cooperative formation, supporting and regulating cooperatives through various local government initiatives. The focus extends beyond socioeconomic impacts, aiming to enhance the holistic well-being of Isabelinos and their families.

The credit and development cooperative under study, formed by market vendors in Jones, Isabela, aimed to provide financial backing for member businesses' expansion. Beyond loans, the cooperative offered training and other initiatives to enhance members' livelihoods. This research aims to assess the socioeconomic impact of this cooperative on its members.

The study aimed to answer the following questions:

1. What is the demographic profile of the respondent members in terms of:
  - 1) age;
  - 2) sex;
  - 3) civil status;
  - 4) highest educational attainment;
  - 5) occupation;
  - 6) duration of membership; and,
  - 7) cooperative services availed?
2. What is the perceived impact of the cooperative services on the lives of the members in terms of:
  - 1) social; and
  - 2) economic?

What are the problems encountered by the members in availing the services of the cooperative?

## 2. Theoretical Framework

Castillo and Castillo [3], in their presentation at the 10th Asia-Pacific Cooperative Ministers' Conference in Hanoi, Vietnam, highlighted the pivotal role of cooperatives in the development landscape of the Philippines. Acknowledging this role, the Philippine Government established an agency, as outlined in the 1987 Constitution, specifically dedicated to leveraging cooperatives as instruments for socioeconomic progress. This commitment was further solidified by the pas-

sage of the Cooperative Code of the Philippines (Republic Act 6938) and the creation of the Cooperative Development Authority (Republic Act 6939) in 1990. These legislation provided a comprehensive framework covering various aspects such as principles, organization, membership, administration, capital, audit, and special provisions for different types of cooperatives like agrarian reform, public, credit, and insurance cooperatives.

The state's policy on cooperatives, as outlined in the Cooperative Code, emphasizes their role in fostering independence and empowerment among citizens, contributing significantly to socioeconomic development. Furthermore, the encouragement extended to the private sector to establish cooperatives among their employees underscores the emphasis on growth and self-reliance. To ensure their success, the government commits to providing technical, financial, and other requisite support services, enabling cooperatives to play a vital role in both individual and national economic growth.

Aligned with the mandates laid out by the Cooperative Code and the Cooperative Development Authority, cooperatives are entrusted with several critical roles. These include the mobilization of savings and capital to benefit underprivileged community members, offering capital to micro-businesses to foster growth—especially in rural and agricultural sectors—and actively supporting the establishment of rural and agricultural enterprises, providing crucial technical, financial, and institutional assistance aimed at poverty reduction.

Cooperatives play a pivotal role in advancing the Sustainable Development Goals in the Philippines across seven key areas:

- 1) **Poverty and Hunger Eradication.** By establishing robust agricultural and rural enterprises, cooperatives contribute to creating broad-based productivity, addressing poverty, and tackling hunger at its roots.
- 2) **Quality Education.** Cooperatives facilitate mandatory and optional training for trainers, augmenting the Cooperative Development Authority's capabilities. Focused training, particularly in data systems on warehousing, information retrieval, processing, and dissemination, aids policy-making, program implementation, academic studies, and cooperative advocacy.
- 3) **Decent Work and Economic Growth.** Cooperatives offer alternative employment opportunities, ending contractual labor schemes and providing better wages and income through product selling and creation.
- 4) **Reducing Socioeconomic Inequalities.** Providing technical, educational, and financial support to impoverished community members narrows the economic disparity gap. Incapacitating individuals in alternative income generation serves to equalize economic statuses.
- 5) **Responsible Production and Consumption.** Cooperatives promote eco-friendly farming techniques and the production of healthy foods. These efforts translate into reduced health maintenance costs and better alloca-

tion of resources for productive activities.

- 6) Climate Action. Acknowledging global climate change's impact on food production and human habitat, cooperatives advocate for eco-friendly production techniques. They support these endeavors through financial and technological advancements.
- 7) Peace, Justice, and Strong Institutions. Cooperatives adopt policies aimed at fostering better living conditions, mitigating conflicts arising from competition for resources and opportunities. They work towards bridging community gaps to promote socioeconomic well-being and gender equality, ultimately contributing to peace and justice.

Cooperatives operate in tandem with the government, aligning efforts to achieve the nation's core objectives: eradicating poverty, providing quality education, and fostering decent work to enhance living conditions for citizens and the broader population.

### 3. Literature Review

Cooperatives are community-oriented entities that play a pivotal role in community development, particularly in remote, under-served, and rural areas. They empower their members by offering support and opportunities for economic improvement, often in collaboration with government oversight and planning, thereby contributing to achieving peace and justice through equitable opportunities for all [1]. These entities possess legal recognition, drawing policies and provisions from influential bodies such as the International Labor Organization, which influences how members are remunerated and how net income is distributed among them [9].

Cooperatives engage in a wide array of economic activities, primarily in agriculture and the food industry. However, their scope extends to sectors such as banking, finance, business, transportation, communication, healthcare, education, and social care. Agriculture holds particular significance due to its substantial contribution to national growth and development, not only in Europe but worldwide [5].

The cooperative's growth and member interactions foster economic development within the community. This development strikes a balance between competition and competitiveness while safeguarding the rights of consumers, producers, and workers. The creation of decent employment opportunities and alternative income sources significantly enhances living conditions, often benefiting the entire community. This model of social and economic development emphasizes self-empowerment, marking a shift from dependency on the government to a collaborative effort between the state and its people [19].

The socioeconomic impact of cooperatives has garnered significant attention from researchers, highlighting their importance in various countries, both developed and developing. According to the International Fund for Agricultural Development, enhancing the livelihoods of impoverished commu-

nity members significantly contributes to reducing poverty and hunger. Cooperatives employ a sustainable livelihood approach, shaping their planning and programs to combat poverty among marginalized community members.

Cooperative activities hold substantial social implications, rooted in self-help, self-responsibility, democracy, equality, equity, and solidarity. Ethical values of openness, social responsibility, and concern for others underpin these activities. As member-driven enterprises, cooperatives prioritize their social responsibilities and strive to provide equal opportunities and conditions, fostering social cohesion, commitment, and an improved quality of life among members and their communities [16].

Economically, cooperatives have shown significant impacts, as demonstrated by the Wisconsin Study [20]. These impacts span job creation, enhanced wage and salary incomes, and increased tax flows. These economic effects have direct, indirect, and induced repercussions on the economy. Direct effects manifest in increased job opportunities benefiting workers and business owners. Indirectly, there's a surge in demand for public utilities, communication systems, fuel, and various services—a ripple effect of improved economic status within the community. Induced effects influence household spending patterns, stimulating further economic activity. This ripple effect permeates through interconnected layers of economic transactions within a company or institution.

### 4. Methodology

The study employed a descriptive method, utilizing a survey questionnaire to assess the perceived socioeconomic impact of the cooperative among its members and to identify issues encountered when availing cooperative services. The questionnaire, adapted from Toquero's unpublished dissertation study [15], comprised four parts: demographic profile, perceived social impact, perceived economic impact, and problems faced in accessing cooperative services.

Participants included regular members with at least five years of membership, aiming to encompass the entire regular membership base. Despite the cooperative having over 200 members, only 109 consented to partake in the study. Ethical protocols were strictly adhered to, aligning with legal and academic research guidelines. The survey was administered in person during the cooperative's annual general assembly, facilitating clarifications and ensuring questionnaire retrieval.

Data analysis relied solely on descriptive statistics, foregoing inferential statistics, which limited the depth of study results. Descriptive measures like frequency, percentage, and weighted mean were employed to analyze the collected data. Ethical considerations are paramount, ensuring the protection of participant confidentiality and rights.

Data analysis made use of the 5-point Likert's scale as shown in Table 1 below:

**Table 1.** Table of Analysis and Interpretation.

Scale	Numerical Range	Qualitative Description	Interpretation
5	4.20 – 5.00	Strongly agree	High impact
4	3.40 – 4.19	Agree	With impact
3	2.60 – 3.39	Slightly agree	Some impact
2	1.80 – 2.59	Disagree	Low impact
1	1.00 – 1.79	Strongly disagree	No impact

## 5. Results

The succeeding tables below presents the salient findings of the study.

**Table 2.** Demographic Profile of the Respondents.

Profile		Frequency (n=109)	Percent
Age	21-30	2	1.83
	31-40	30	27.52
	41-50	30	27.52
	51-60	21	19.27
	61-70	18	16.51
	71-80	6	5.15
	81 & above	2	1.983
Sex	Male	42	38.53
	female	67	61.47
Civil Status	Single	13	11.93
	Married	87	79.82
	Widow/widower	9	8.26
Educational Attainment	Elementary	10	9.17
	High School Level	15	13.76
	High School Graduate	30	27.52
	College level	19	17.43
	College Graduate	35	32.11
Duration of Membership to the Cooperative	5-10 years	56	51.38
	11-15 years	53	48.62
Services Availed	Social Access	3	2.34
	Loans		
	Business	61	47.66
	Educational	19	14.84
	Emergency	18	14.06

Profile	Frequency (n=109)	Percent
Regular	14	10.94
Savings	12	9.38
Others	1	0.78

The majority of cooperative members surveyed are females within the age range of 21 to 50, married, and hold a college degree. They have been cooperative members for a duration of 5 to 10 years and have primarily availed of vari-

ous loan services offered by the cooperative. Among these loan services, the most commonly utilized was the business loan.

**Table 3.** *Perceived Social Impact of the Cooperative to the Respondents.*

Indicators	Weighted Mean	Qualitative Description	Interpretation
The cooperative promotes equality, democracy through fair and equitable distribution of income among its members	4.44	Strongly agree	High impact
Encourages self-reliance, self-responsibility, honesty, openness, cooperation, unity, peace and responsibility and caring for others	3.98	Agree	With impact
Strengthen linkages among communities and sector for social innovations, partnership and collaboration among multi-sector membership	4.22	Strongly agree	High impact
Builds self-confidence among members as well as loyalty, and wider scope of concern for human development through spearheading the implementation of progressive social relationships with other members of the community	4.12	Agree	With impact
Provides opportunities for recognition in the community through involvement in their capacity building especially in leading their own communities	4.16	Agree	With impact
Promotes respect and camaraderie among its members through integration, mobility, and relationships improvements	4.07	Agree	With impact
Develop awareness on social, economic and environmental issues that affects their lives and families	4.13	Agree	With impact
Encourages members to participate in all activities, projects and programs for the welfare of the members and the community	4.14	Agree	With impact
Provides technical, communication and skills assistance to members to empower them via trainings and educational opportunities	4.25	Strongly agree	High impact
Alleviates poverty, ignorance and misery via social protection of rights and opportunities	4.37	Strongly agree	High impact
Overall Mean	4.18	Agree	With impact

The respondents highlighted the cooperative's significant social impact across various dimensions:

- 1) Promotion of Equality and Fairness. The cooperative's equitable income distribution among members was highly acknowledged (mean score of 4.44).
- 2) Poverty Alleviation and Social Protection. The cooperative's role in mitigating poverty and providing social protection through rights and opportunities was highly

valued (mean score of 4.37).

- 3) Empowerment through Training and Support. Members appreciated the cooperative's provision of technical, communication, and skills assistance, empowering them through training and educational opportunities (mean score of 4.25).
- 4) Community Strengthening. The cooperative's efforts in fostering connections among communities and various

sectors for social innovation, partnership, and collaboration received recognition (mean score of 4.22).

Overall, the respondents rated other functions of the cooperative as impactful in terms of their social significance.

**Table 4.** *Perceived Economic Impact of Cooperative by the Respondents.*

Indicators	Weighted Mean	Qualitative Description	Interpretation
Helps build personal wealth and improve the economic well-being of the member	4.05	Agree	With impact
Increase the opportunity to avail basic needs of living and widens the capacity to life sustaining good such as food, clothing, shelter, health and protection	4.17	Agree	With impact
Uplift the economic standard of living of the members	4.06	Agree	With Impact
Provides more employment opportunities and alternative livelihood for the members as well as better educational and enhancement of cultural and human values	4.26	Strongly agree	High impact
Provides accessible financial services to augment the economic needs and capabilities of members	4.06	Agree	With impact
Helps the establishment, maintenance and development of microenterprise for the growth of the community	4.28	Strongly agree	High impact
Economic benefits include dividends and return of investments from the cooperative	4.08	Agree	With impact
Encourages the value of thriftiness and saving mobilization among the members	4.38	Strongly agree	High impact
Enhances the economic well-being and generates greater individual and community self-esteem	4.24	Strongly agree	High impact

The respondents highlighted several economic impacts of the cooperative that were deemed significant:

- 1) Promotion of Thriftiness and Savings. The cooperative's encouragement of thriftiness and saving mobilization among members was highly regarded (mean score of 4.38).
- 2) Support for Micro-enterprise Development. The cooperative's role in aiding the establishment, maintenance, and growth of micro-enterprises within the community was recognized as impactful (mean score of 4.28).
- 3) Creation of Employment Opportunities. Providing em-

ployment opportunities and alternative livelihoods, as well as contributing to educational and cultural enhancement, was acknowledged (mean score of 4.26).

- 4) Enhancement of Economic Well-being. The cooperative's contribution to improving economic well-being and fostering greater self-esteem at both individual and community levels was also highly valued (mean score of 4.24).

Other economic impact indicators were also perceived to have notable effects, though not as highly rated as the aforementioned aspects.

**Table 5.** *Frequency and Percentage of Member Respondents who have Encountered problems with the Cooperative*

	Frequency (n=109)	Percent
Those who encountered problems with the cooperative	27	24.78
Those who had no problems encountered with the cooperative	52	75.22

Out of the respondents surveyed, only 24.78% reported encountering issues or problems related to the cooperative's operations or in availing of the services offered. The majority of respondents did not face any problems in this regard.



**Table 6.** Problems Encountered by the Member Respondents in the Operations of the Cooperative.

Problems encountered	Frequency (n=27)	Rank
Late or non-payment of obligations of the members	15	1
Lengthy and tedious process of application for membership, loans, deposits and withdrawals	7	2
Inadequate cooperation, unity, openness, honesty and self-discipline of the members	3	3
Inefficiency of officers and cooperative management personnel in the performance of duties	2	4

Respondents highlighted several challenges within the cooperative, notably late or non-payment of member obligations, leading to stability concerns; delays in processing loan and service applications; insufficient cooperation, unity, honesty, and self-discipline among members, resulting in payment delays; and inefficiency among officers and management, leading to prolonged and cumbersome processing of service applications.

## 6. Discussion

The primary objective of this study was to assess the influence of a credit and development cooperative on the socioeconomic status of its regular members. It sought to delve into how the institution's programs and initiatives contributed to enhancing the livelihoods and socioeconomic conditions of these members (International Fund for Agricultural Development). Notably, a significant portion of the cooperative's members comprised women aged 21-50, married, college-educated individuals, with 5 to 10 years of active cooperative engagement. Most commonly, these members availed various loan services, particularly business loans. This aligns with the observation made by the International Labor Organization regarding the under-representation of women in leadership positions within cooperatives in the Philippines, despite their substantial membership presence [8]. Furthermore, cooperatives in the country are primarily oriented toward providing diverse loan services aimed at improving the current state of members' livelihoods [4].

The success of a cooperative hinges on collective dedication among its members toward shared goals and objectives. Cooperatives are formed by individuals with mutual needs and aspirations, rooted in a vision and mission that serve as guiding principles towards their common purpose [19]. Unified by a desire to address shared challenges, members foster a sense of empowerment, communal ownership, and governance, shaped by shared values, cultural understanding, and collective experiences [17]. This unity calls for collaborative action and shared accountability, emphasizing the significance of collective responsibility among members in shaping the cooperative's direction and success.

The cooperative's regular members acknowledge its signif-

icant impact on their social and economic spheres. While cooperatives play a pivotal role in fostering both social and economic growth among members, challenges persist. Regulatory constraints from governmental bodies, internal organizational complexities, and issues of equality and democracy pose ongoing hurdles that could hinder cooperative progress and development. At times, internal discord may arise when personal interests drive those overseeing the cooperative, causing doubts regarding its legal identity and capability [9]. Effective cooperative management necessitates prioritizing the collective welfare of all members, steering clear of excessive focus on collaborative economies or unfair trade practices that could fracture the cooperative's unity, ultimately undermining its fundamental purpose [6]. Balancing these challenges while keeping the collective interest at the forefront remains essential for sustaining a cooperative's integrity and purpose.

The respondents in a rural area of Isabela province acknowledged the valuable services provided by the cooperative, noting substantial changes in their lives since joining. Yet, akin to any organizational setup, there were expressions of discontent among members. Internal inefficiencies in personnel and management were identified as factors undermining the cooperative's ability to effectively serve its members. Acknowledging their roles in both the cooperative's growth and any setbacks is vital for members, emphasizing their responsibility in steering the organization towards success or potential pitfalls [2]. Recognizing these internal challenges and member involvement is crucial for enhancing the cooperative's efficiency and ensuring its sustained development.

Regular members of the studied cooperative encountered issues, notably the late or non-payment of obligations by members as the primary concern. Secondly, delays in loan application processing and release were identified. These issues stem from insufficient cooperation, unity, honesty, and self-discipline among members, potentially jeopardizing the cooperative's viability if not effectively addressed by both officers and members [10]. Efforts to foster collaboration and responsibility among members are pivotal in mitigating these challenges and preserving the cooperative's functionality.

Challenges within cooperative operations can be mitigated

when members acknowledge the transformative impact of cooperative services on individual lives. Sidestepping the "one member, one vote" principle jeopardizes equality and mutual respect among members [18]. Cooperative leadership and officers must prioritize diligence and responsiveness to members, rather than pursuing personal gains, to ensure operational success. Moreover, the cooperative board members should acknowledge the authority of the general assembly, state governance, and individual control in cooperative operations. Recognizing each stakeholder's role in cooperative success contributes significantly to the effective delivery of services to members and the broader community [14].

## 7. Conclusion and Recommendations

In conclusion, this study provides a comprehensive view of the socioeconomic impact of a Credit and Development Cooperative on the lives of its members. By analyzing the generated data, the research illuminates the multifaceted contributions of the cooperative to economic prosperity, social well-being, and community development.

Hence, the cooperative members in an Isabela municipality acknowledge the cooperative's pivotal role in positively impacting their socioeconomic conditions, while also recognizing existing challenges that need addressing for service enhancement. Specifically, the cooperative's sustained success relies significantly on member responsiveness and their commitment to fulfilling obligations. There is a recommendation to conduct research across other cooperatives in the province to generalize findings. Additionally, investigating members' awareness of their responsibilities to the cooperative would shed light on their motivations for joining and engaging with the cooperative.

Moreover, as an evolving field, further research is recommended to delve deeper into specific aspects such as the long-term sustainability of cooperative impacts and the role of external factors in influencing outcomes. Such investigations can enhance our understanding of the broader implications of credit and development cooperatives on communities and contribute to informed policy decisions and strategic planning for cooperative growth and effectiveness.

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## Conflicts of Interest

The authors declare no conflicts of interest.

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