

Impact and Satisfaction Level Among Members of People's Cooperative

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A cooperative is a business organization structured by volunteers from the community's marginal group with a mutually shared economic and social advantage goal. The study's objective is to determine the impact and satisfaction level of women's fishpond cooperative among its members. It randomly chose 36 cooperative members from Rosario, Northern Samar, Philippines. An adopted and modified questionnaire was utilized as a data-gathering tool for the respondents' socio-demographic profile, impact, and satisfaction level. The researchers employed a descriptive research design in the conduct of the study. Both descriptive and inferential statistics were used to treat the data with the aid of statistical software. The study's findings conclude that women's fishpond cooperative contributed considerably to their socioeconomic condition. However, the members have encountered constraints and challenges in their cooperative activities, such as mismanagement, lack of capital and logistics support, and technical know-how on aquaculture production.

Keywords: Cooperative, Empowerment, Income, Lifestyle, Management, Poverty.

INTRODUCTION

For over a century, the cooperative has been said to be an effective platform for people to improve their economic livelihoods and serve as a government tool in achieving economic goals for a competitive global economy (Dogarawa, 2010). As defined by International Cooperative Alliance (ICA) in 1995 in Dogarawa (2010), a cooperative is an independent association of persons who are bound voluntarily for their shared common goals of economic, social, cultural needs, and aspirations in a controlled enterprise that is jointly owned and democratic manner.

Cooperatives are a business voluntarily owned and controlled among their members belonging to the same community or shared interest and offered services among their members such as banking, financial, and social services and operated by them on a nonprofit or cost basis (Dunn, 1988; UWCC in Pitman, 2018; Sujith & Sumathy, 2019). On the other hand, Agutaya (2016) mentioned that it is not only that the government provides the establishment of cooperatives in the community, but there are also non-government organizations and other people's organizations that organize and provide assistance in founding cooperatives, which also helped to impoverish people and makes their lives improved better.

However, Agutaya (2016) stated that cooperatives and cooperative movement's development depends on the sustainability level of agriculture. Based on his study, members have never felt the cooperative's social development impact. There were insufficiencies in cooperative operations and delivery of services, and the cooperatives have faced insufficiencies of capital in financing their operations. Similary, Ramos (2018) has the same study found that some of the agri-based cooperatives in the Visayas have not shown improvement in their productivity and mismanagement, and failure of cooperatives' operation has also been observed. According to Lakshmi and Manoj (2017) and Sujith and Sumathy (2019), cooperatives studied and identified problems such as lack of training, trained staff, lack of funds, poor relations among members, and lack of management. Ramos (2018) revealed that some cooperatives in Tarlac were facing a lack of capital to finance their operations because they did not borrow capital from funding agencies. Some have low satisfaction with membership in the cooperative due to pressing problems. Sibal (2011) added that cooperatives' failures in the Philippines were due to the lack of capital, inadequate business volume, lack of loyal membership support, vested interest and graft and corruption among leaders, weak leadership, mismanagement, and lack of government support.

In Northern Samar, the study by Madulid (2015) disclosed that the primary cooperatives' general management status was only fairly good. However, the study did not determine the impact and satisfaction of the cooperative among its members. Moreover, a few research pieces focusing on cooperatives in the Philippines and, most specifically, in Northern Samar have been found. This scenario prompted the researchers to conduct this study to assess the cooperative's impact and satisfaction so that empirical evidence may substantiate the need to improve the cooperative, particularly in the case of women's cooperative in Rosario, Northern Samar.

Further, the study aimed to assess the impact and satisfaction level of Rosario Women's Cooperative, Northern Samar, Philippines, cooperative members. Specifically, it sought to answer: (1) determine the cooperative members' socio-demographic profile, impact, and satisfaction level; (2) determine the significant differences among the cooperative members' profile, impact, and satisfaction levels; (3) determine the significant relationships among the cooperative members' profile, impact, and satisfaction levels;

and (4) determine the challenges encountered by the cooperative members of the Rosario Women's Cooperative.

LITERATURE REVIEW

In most countries, it is reported that cooperatives play an essential role in their agricultural development by which the cooperative supplies farm produce products, commodities, and services, and it gives improvement to the socioeconomic well-being of its members (Arcas-Lario, Martín-Ugedo, & Mínguez-Verac, 2014; Esther, Ifeoma, & Scholastica, 2018; Ortmann & King, 2007). Deriada (2005) and Teves (2002), in their report, stated that cooperatives served as an essential vehicle for rural development in third-world countries, including the Philippines, because cooperatives provide a livelihood to many people and enhance economic benefit among its members. In addition, cooperatives have significantly improved women's and cooperative members' income and standard of living and their agricultural productivity (Esther et al., 2018).

The literature supports the International Labour Organization's (2017) claim, as they reported that cooperatives are sustainable enterprises owned and run by their membership and built on values that encourage cooperation, empowerment, and solidarity, rather than just profits. Furthermore, they recognized that cooperatives were a platform for implementing the 2030 Agenda for Sustainable Development and the Sustainable Development Goals (SDGs) and other private sector enterprises.

In the Philippines, Republic Act (RA) No. 6938 (The Cooperative Code of the Philippines of 1990) and RA 6939 (Creation of Cooperative Development Authority) are the legislative bases for fostering cooperative movement in the country, which aim to promote self-reliance and harnessing people towards economic and social development (Agutaya, 2016; Deriada, 2005; Ramos, 2018). Agutaya (2016) and Ramos (2018) in their papers revealed that cooperatives in the Philippines played an important role in Filipino's socioeconomic upliftment because it had improved the social and economic level condition of the cooperative members as they availed and provided services such as savings, loans, education, training, and equitable distribution of income from buying and selling their produced agricultural products (consumer goods and farm inputs).

Recently in the International Cooperative Research Group (2019) report, the Philippines has been considered a cooperative leader in the Asia Pacific region and played a significant role from the early 20th century until today in addressing Filipinos' economic and social aspects. Based on their report, there was an upsurge in cooperative membership among Filipinos from 2009-2017, with a significant increase from 7 million to 14 million, composed of 13% of the Philippines' total population. The report also disclosed that most cooperatives in the country are multipurpose cooperatives that provide loans and savings opportunities to their members and have enjoyed tax benefits. Likewise, the report communicated that cooperatives are a key strategic focus in achieving the Philippines' developmental goals as anchored on its Ambisyon Natin 2040 vision.

More so, the provision of the cooperatives helps the country towards a stronger foundation for inclusive growth within the Philippine Development Plan's (PDP) three pillars dubbed as enhancing the social fabric (*malasakit*), reducing inequality (*pagbabago*), and increasing growth potential (*patuloy na pag-unlad*). Furthermore, their data support that 45.8% of the cooperative members are in the top income classes (rich, upper-middle, middle-middle, and lower-middle) compared to 50.6% low-income but not poor band members, and only 3.6% belong to the poor band.

RESEARCH METHOD

Research Design

The researchers employed the descriptive survey using the adopted questionnaire and key informant interview (KII) as data-gathering tools to assess the impact and satisfaction level among cooperative members. The study was conducted in Rosario, Northern Samar, Philippines, where the Rosario Women's Cooperative is situated.

Participants and Sampling Procedure

The cooperative has more than 70 members, and the participants are chosen through simple random sampling from its total population. Only members with at least one year of membership were included in the study. With this, the researchers identified 36 cooperative members who served as the study participants.

Instrumentation and Collection of Data

The researchers used a survey questionnaire to collect data. It contains three parts. The first part denotes the socioeconomic profile of the participants, the second part assesses the impact and satisfaction level of the members to cooperative, and the third is an open-ended question that elicits challenges observed by the participants towards their cooperative. A five-point Likert scale value was used to measure the impact and satisfaction level of their membership in the cooperative. Arcas-Lario et al. (2014) adopted the survey tool with an original reliability value of 0.88. The researchers validated the tool in Sta. Margarita, Samar, to the selected twenty cooperative members, obtained a reliability value of 0.91. According to Kock (2015), Cronbach's Alpha (CA) of the validated questionnaire should be at least 0.70 to consider good and reliable. Moreover, Churchill (1979), when the Cronbach's Alpha value is higher than 0.70, there is an internal consistency among the items of variables, and they are reliable and fit for use. The researchers fielded the survey to the identified and randomly chosen members of the cooperatives.

Statistical Analysis

The researchers used the Statistical Package for Social Sciences (SPSS) to treat the data. Descriptive statistics were used to describe the participants' socioeconomic profile presented in frequency, percentages, mean, and standard deviations. Likewise, the mean and standard deviation were also used to quantify the participants' impact and satisfaction with their cooperative membership. ANOVA was used to determine the significant differences among the cooperative members' profile variables, impact, and satisfaction level. Finally, Pearson correlation and contingency coefficients were used to measure the relationship among profile variables, impact, and satisfaction level.

RESULTS

Socio-Demographic Profile of the Participants

The socio-demographic profile of the participants is shown in Table 1. A total of 36 participants participated in the study, composed of 55.56% females and 44.44% males. This study has the same observation in the International Cooperative Research Group [ITCRG] (2019), indicating that cooperative members comprise 55.4% of women in the Philippines. However, based on the study by Arcas-Lario et al. (2014), Bahri & Parani (2017), and Sujith & Sumathy (2019), males participated more as compared to female members of the cooperatives ranging from 60% to 90%.

While the mean age of participants is 51.67 years old, the youngest member of the cooperative is 30 years old, while 83 is the oldest. These findings confirm that most cooperative members are 40 years old and above (Arcas-Lario et al., 2014; Bahri &

Parani, 2017; Esther et al., 2018). However, these findings are contrary to Sujith and Sumathy (2019); their study revealed that most cooperative members are younger than 40 years old.

The majority of them are married (69.44%) and have an educational attainment of high school level (52.78%), but others have obtained a post-graduate level (5.56%). Similarly, Esther et al. (2018) and De Ramos and Mabuyo (2018) stated that most cooperative members are married. In terms of cooperative members' educational attainment, the present study shows the same findings as Bahri and Parani (2017) and Arcas-Lario et al. (2014), disclosing that most of the members of the cooperative are high school graduates or have obtained a secondary education and only a few have obtained a post-graduate level. Prihatini and Zulaika (2021) contended that education had no significant correlation to the community livelihood vision because what is essential in the impact of the community livelihood program are its livelihood and business opportunities.

Table 1. Socio-Demographic Profile of the Participants (n=36)

Profile Variables		f	%
Sex			
	Male	16	44.44
	Female	20	55.56
Age			
<i>(Mean=51.67 yo; sd=0.504)</i>			
	30-39	4	11.11
	40-49	14	38.88
	50-59	10	27.78
	60-69	4	11.12
	70-79	3	8.34
	80+	1	2.78
Marital Status			
	Single	3	8.33
	Married	25	69.44
	Separated	3	8.33
	Widow/Widower	5	13.89
Educational Attainment			
	Elementary Level	11	30.56
	High School Level	19	52.78
	Technical/Vocational	4	11.11
	Post-Graduate Level	2	5.56
Membership Status			
	Regular	17	47.22
	Associate	11	30.56
	Inactive	8	22.22
Years in Cooperative			
<i>(Mean=10.69 years; sd=5.104)</i>			
	1-5	4	11.11
	6-10	13	36.11
	11-15	10	27.78
	16-20	6	16.67
	20+	3	8.33
Monthly Income			
<i>(Mean=PhP14,138.89; sd=14,188.331)</i>			
	Less than Php 9,520	24	66.66
	Php 9,520-19,040	1	2.78
	Php 19,040-38,080	9	25.00
	Php 38,080-66,640	2	5.56

Subsequently, 47.22% of the participants have a regular membership status compared to 22.22% of the inactive members who participated in the study and recorded a mean year of membership of 10.69 years in the cooperative. Deriada (2005) explained that 79% are still active with regular membership status in the cooperative, and about 21% are inactive. Similarly, De Ramos and Mabuyo (2018) had the same findings as Deriada and the present study. This data suggest that about 20% of the members normally became inactive in the cooperative.

The study divulged that the participants' mean monthly income is Php 14,138.89; most of them earned less than Php 9,520 (66.66%) though some have earned up to Php 38,080 to Php 66,640 (5.56%). Generally, most cooperative members were classified as poor for earning less than Php 9,520 based on the income cluster of Philippine Development Institute Studies as of 2017 (Albert, Santos, & Vizmanos, 2018). This finding is close to ITCRG (2019), which reported that 67.8% of cooperative members are considered low-income, but only 3.6% are poor. Nevertheless, members have stated that the cooperative positively affects their economic condition.

Impact and Satisfaction Levels of Participants' Membership in the Cooperative

Table 2 shows that participants have agreed that their membership in the cooperative impacts them. The finding corroborates Esther et al. (2018) and Bahri and Parani (2017), indicating that cooperation positively impacted them, improving their income and living conditions. On the other hand, in terms of satisfaction level, the participants evaluated their satisfaction level as neither satisfied nor dissatisfied. It means that they are undecided if they felt satisfied or not with their membership in the cooperative.

The study's finding does not conform to most of the literature, which claimed that the cooperative's membership was very satisfied or satisfied as perceived by the members (Agutaya, 2016; Bahri & Parani et al., 2017; De Ramos & Mabuyo, 2018; ICRG, 2019). Besides, Österberg and Nilsson (2009) and Arcas-Lario et al. (2014) added that satisfaction towards membership in the cooperative would drive them to continue their membership and member satisfaction encourage them to profitability with their agricultural operations. Apparently, organizational management influenced employee motivation and service quality. However, the content and role of organizational management strategies vary by members' role in the organization (Husna et al., 2020).

Table 2. Impact and Satisfaction Levels of the Participants' Membership in the Cooperative (n=36)

Variables and Indicators	Mean	sd	Inter.
Impact Level			
1. The cooperative increase our income.	3.53	0.941	A
2. Cooperative provides a sufficient diet.	3.47	1.082	A
3. The cooperative increases our aquaculture production.	3.58	0.967	A
4. Due to our membership in a cooperative, we have changed our lifestyle.	3.50	1.134	A
Overall	3.52	0.972	A
Satisfaction Level			
1. You are satisfied with your overall performance with the cooperative.	3.08	1.273	NSD
2. You are very happy with the price paid by the cooperative for the products delivered.	3.08	1.180	NSD
3. The cooperative provides services to help you achieve your business goals.	3.14	1.246	NSD
4. You are pleased with the running of the cooperative as a business establishment.	3.14	1.199	NSD
Overall	3.11	1.164	NSD

Legend:
Scale

Qualitative Equivalent
Impact

Satisfaction

4.20-5.00	Very Agree (VA)	Very Satisfied (VS)
3.40-4.19	Agree (A)	Satisfied (S)
2.60-3.39	Neither Agree or Disagree (NAD)	Neither Satisfied nor Dissatisfied (NSD)
1.80-2.50	Disagree (D)	Dissatisfied (D)
1.00-1.79	Very Disagree (VD)	Very Dissatisfied (VD)

Significant Difference Between the Socio-demographic Profile and Impact of Membership in Cooperative

Table 3. Differences Between Socio-demographic Profile, Impact, and Satisfaction Level of Membership in Cooperative

Profile Variables	Impact Level			Satisfaction Level		
	F-ratio	p-value	Int.	F-ratio	p-value	Inter.
Sex	1.79	0.195	NS	2.118	0.155	NS
Age	0.734	0.747	NS	1.184	0.399	NS
Marital Status	0.138	0.936	NS	1.182	0.332	NS
Educational Attainment	0.523	0.670	NS	2.716	0.061	NS
Membership Status	0.538	0.589	NS	0.281	0.757	NS
Years in Cooperative	1.794	0.112	NS	1.727	0.128	NS
Monthly Income	2.207	0.049	S	3.132	0.009	HS

Level of significance at 0.05; NS – not significant; HS-highly significant

A summary of the results of the ANOVA is shown in Table 3. The results showed that monthly income indicates a significant difference in impact level and is highly significant to their satisfaction level among the participants' profile variables. This finding manifests that Rosario's cooperative members perceived its impact and satisfaction levels differently based on their earned monthly income. After all, it served as their source of income and satisfied their economic and social needs. Thus, cooperatives somehow uplift the living condition of their members (Arcas-Lario et al., 2014; De Ramos & Mabuyo, 2018; Ramos, 2018). According to Sujith and Sumathy (2019), income is a significant factor in the cooperative, which implies that the higher the cooperative members' income, the more it impacts satisfaction. However, the previous study also found a significant difference, not just for income but also for education but not in the present study. However, Österberg and Nilsson (2009) study disclosed that age showed a significant difference in cooperative operations because the older the members are, the more likely they feel its impact and satisfaction compared to those younger ones.

DISCUSSION

Significant Relations Between the Socio-demographic Profile and Impact of Membership in Cooperative

As shown in Table 4, monthly income showed a positive and significant value among the participants' profile variables to impact and satisfaction level on their membership in the cooperative. On the other hand, educational attainment has shown a significant-high association with the participants' satisfaction level with their membership in cooperative but not their perceived impact level.

Table 4. Correlations between Socio-demographic Profile, Impact, and Satisfaction Level of Membership in Cooperative

Profile Variables	Impact			Satisfaction		
	Coeff.	p-value	Int.	Coeff.	p-value	Int.
Sex	0.513	0.232 ^{ns}	Moderate	0.451	0.685 ^{ns}	Moderate
Age	-0.219	0.199 ^{ns}	Negligible	-0.153	0.374 ^{ns}	Low
Marital Status	0.589	0.938 ^{ns}	Moderate	0.624	0.955 ^{ns}	Moderate
Educational Attainment	-0.167	0.330 ^{ns}	Negligible	-0.393	0.018 ^{**}	Low
Membership Status	0.630	0.257 ^{ns}	Moderate	0.655	0.299 ^{ns}	Moderate
Years in Cooperative	-0.228	0.181 ^{ns}	Negligible	-0.171	0.318 ^{ns}	Negligible
Monthly Income	0.646	0.000 ^{**}	Moderate	0.640	0.000 ^{**}	Moderate

Legend:

Size of Correlation

0.90 to 1.00 (–.90 to –1.00)

0.70 to 0.90 (–.70 to –.90)

0.50 to 0.70 (–.50 to –.70)

0.30 to 0.50 (–.30 to –.50)

0.00 to 0.30 (.00 to –.30)

Level of significance at 0.05

Interpretation

Very High Positive (Negative) Correlation

High Positive (Negative) Correlation

Moderate Positive (Negative) Correlation

Low Positive (Negative) Correlation

Negligible Correlation

Hence there is a positive association between the monthly income and impact level as well as satisfaction level; it means that the higher the income earned by the members in the cooperative, the greater it gave impact on their socioeconomic development and the more likely they are satisfied in joining to the cooperative. These observations are coherent with Arcas-Lario et al. (2014), Sujith and Sumathy (2019), and Bahri and Parani (2017), as shown in the correlational analysis among the profile variables of the members, impact and satisfaction level of their membership in the cooperative. Nevertheless, in terms of educational attainment, the association value is negative; this would mean that the members' satisfaction level significantly differs from the members' educational attainment. The higher education obtained by the members the higher the satisfaction level. Likewise, members with lower educational attainment are less satisfied with their cooperative membership. Likewise, as stressed by Pandey et al. (2021), the satisfaction of workers can be gauged by the income an organization delivers. If workers are dissatisfied with their compensation, their performance must be considered. Every worker is given compensation commensurate with their working hours and healthcare benefits that meet their needs. Workers will exert greater effort when they believe they are being compensated more than previously.

Challenges Encountered by the Members of Rosario Women's Cooperative

After the conduct of the KII, we found out that the most pressing challenges identified by the participants of the cooperative are mismanagement, lack of capital or insufficient fund to sustain the operation of the cooperative, lack of technical personnel who guided them on the maintenance, lack equipment for post-harvest management, and the presence of predators and diseases that directly affected their aquaculture production. These observations are similar to Edun, Akinrotimi, and Eshiett (2018) study on managing a fishpond cooperative; those common challenges were identified, too. Mismanagement, such as deficient planning and lenient implementation of the cooperative's service-oriented programs, would fail the cooperative's social and economic effectiveness and result in low productivity of their agricultural products and services (Agutaya, 2016; Ramos, 2018). Furthermore, to increase fish production, farmers must use technology, which is easy and inexpensive. This technology should shorten cultivation (harvest) and increase production (Kurniawan, Karsidi, Anantanyu, & Sugihardjo, 2022).

CONCLUSION

In conclusion, the present study disclosed that the cooperative mainly comprises women, married, high school level, and a membership of more or less ten years. They are generally classified as low-income but not poor. Thus, cooperative members have a socioeconomic status between the poverty line and twice the poverty line. The study findings are according to the International Cooperative Research Group report. The findings of the study may also theoretically confirm that the women's cooperative of Rosario addresses the agenda of the Sustainable Development Goals such as SDG1 (no poverty), SGD2 (zero hunger), and SGD5 (gender equality) in the sense that the said cooperative foster a positive impact among its members by improving their socioeconomic condition. Moreover, monthly income earned was significantly considered a predicting factor to impact and satisfaction level of membership in the cooperative. It was revealed in the study that there are pressing challenges that the cooperative is facing that need to be addressed. The findings of this study could also be a substantial reference for Rosario Women's Cooperative, government line agencies (e.g., LGU, Cooperative Development Authority) significant to community development, and NGOs responsible for formulating and implementing policies and programs that would improve the management of cooperatives in the country like providing continuous capability building programs and strong linkages to other agencies that would benefit the cooperative and its all members.

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DECLARATION OF CONFLICTING INTERESTS

The researchers declare no conflict of interest in this paper.

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