

The Strategies Used by Selected Multi-Purpose Cooperatives in Quezon City in Maintaining Members' Commitment in Times of Pandemic: A Case Study

Venus Sofia Espinas, Joseph Bryan Guerzon, Pauline Joy Mijares, Benz Arian Sibala, Joan Zinampan,
Assoc. Prof. Zandro Estella*

Department of Cooperatives and Social Development, Polytechnic University of the Philippines, Philippines

**Corresponding Author*

Abstract: The study aims to know the strategies used by the cooperatives in maintaining the commitment of its members in times of pandemic. The researchers used the qualitative method by conducting interviews to qualified key and secondary informants from the five (5) community-based multi-purpose cooperatives in Quezon City.

Results reveal that there are five (5) reasons why members display commitment in the cooperative, to wit: the benefits and rewards received from the organization; the trust established in the cooperatives, the fellowship enjoined by the members; the affirmation towards the members and the well-defined purpose of the organization, the study also highlighted the important role played by the coop leaders in addressing the concerns of its members during the crisis.

Keywords: Cooperative Strategies, Cooperatives in the Times of Pandemic, Strategies used by multi-purpose cooperatives, Multi-purpose Cooperatives, Members Commitment.

I. INTRODUCTION

Globally, we have been experiencing the pandemic for 2 years now. Some of the countries have already recovered and are now continuing what was normal before the pandemic. Most third world countries, such as the Philippines, are currently recovering from the impact that the pandemic has had on their economies. At first, the spread of the virus caused the government to pass restrictions in order for the virus to not continuously spread around the country. As such, it has also caused most of the establishments, businesses, schools (private or public), small businesses, churches, etc. to stop their operations. That has caused more damage to our economy.

A cooperative is defined as an autonomous association of people united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise. During the pandemic outbreak, cooperatives were generally affected. Based on the conducted online survey of the CDA, 91.7% responded that their business operation was affected by the pandemic. The members, which is one of the cores of the

cooperatives and is also run by them, have been observed to be affected by the pandemic over the course of its spread and because of the restrictions made by the government. There have been different reasons for how a member has decided to leave, stay or maintain their memberships throughout the course of the pandemic, even though there are hardships that have been caused by it.

Statement of the Problem

This research aimed to identify the strategies used by selected multi-purpose cooperatives in Quezon City in maintaining their members' commitment in times of pandemic. More specifically, it attempted to achieve the following objectives:

1. To identify the demographic information of the cooperative members and officers in terms of:
 - a. Name (optional);
 - b. Age;
 - c. Kind of membership;
 - d. Number of years as a member/officer;
2. To know how the selected multi-purpose cooperatives were affected by the pandemic.
3. To know how the selected multi-purpose cooperatives from Quezon City cope with the difficulties brought by the pandemic.
4. To know if there's a change in the number of memberships in each selected multi-purpose cooperative.
5. To determine the strategies used by each multi-purpose cooperative and understand how these strategies helped maintain their members' commitment in times of pandemic.

II. METHODOLOGY

Research Design

The nature of this study is qualitative research that involved the collection and analysis of non-numerical data to obtain a thorough understanding of concepts, opinions or

topics (Bhandari, 2020). Qualitative research consists of different types of methods that are designed to reveal the behavior and perception of a target audience concerning a particular topic. Some of its methods include one-on-one or in-depth interviews, focus group discussions, observations, record keeping, etc.

On the other hand, the researchers used the case study approach as a research design of this study to determine the strategies used by each community-based multi-purpose cooperative and understand how these strategies helped maintain their members' commitment during the hit of the pandemic. Crowe et. al (2011) discussed that the case study approach is a research design useful for researchers who would like to have an in-depth exploration and appreciation of an issue, event or phenomenon of interest in their real-life settings. In the case study approach, interviews are being conducted to collect and build a sufficient dataset that is significant to the research. Other methods such as documents, reports and observations can also be used as data gathering tools.

Since the research deals with the strategies used by cooperatives to maintain members' commitment during the pandemic, the researchers decided to utilize the case study approach and conduct one-on-one virtual interviews with the chosen participants which include the key and secondary informants from different cooperatives and organizations, which served as their method to obtain non-numerical data. The gathered information helped the researchers to come up with reliable analysis and more credible conclusions on the strategies used by multi-purpose cooperatives in maintaining members' commitment during the pandemic.

Research Participants

The participants of the study are the following: four (4) different officers from various organizations as the key informants, and ten (10) members and four (4) officers from the chosen community-based multipurpose cooperatives as the secondary informants.

Selection of Area of Research

The study was conducted within Quezon City where the highest number of coronavirus cases have been recorded based on the Department of Health (DOH). But to keep the safety protocols and prevent the spread of the virus, the researchers used online platforms to reach out the participants and conduct virtual interviews with them.

Selection of Key Informants

There are four (4) key informants selected in this study and they are all officers in their respective organizations. They came from four (4) agencies: one from farmers' cooperative, one from multi-purpose cooperative and two from non-profit organizations.

Criteria of Key Informants

The primary informants were chosen based on their leadership, convenience and most importantly, their expertise in handling different members and maintaining commitment in their organization through the use of different strategies which is related to the topic of this study.

Selection of Secondary Informants

The secondary informants were consisted of fourteen (14) participants and they came from the four (4) top-performing community-based cooperatives recommended by CDA: Holy Spirit Community Multipurpose Cooperative (HOSCOMCO), Barangay Bagumbayan Multi-Purpose Cooperative, Mabuting Pastol Multipurpose Cooperative (MPMC), Transfiguration Community Multi-Purpose Cooperative (TC-MPC), and a regular community-based multipurpose cooperative namely Fides Multipurpose Cooperative. Three participants, 2 members and 1 officer, were chosen from each multi-purpose cooperative to participate in the interview. They were selected using the purposive sampling method wherein the researchers asked the help of the general managers from each cooperative to choose their representatives for the interview who will serve as the participants of this study. To provide more reliable result, these multipurpose cooperatives are in a barangay level context.

Criteria of Secondary Informants

To ensure that the information gathered during the virtual interview are relevant and accurate, the researchers have set criteria that will help the general managers to choose the most qualified participants who would take part in the virtual interview.

The following are the criteria used in selecting the secondary informants of this study:

- Both officer and member must be part of the top-performing community-based multi-purpose cooperatives in Quezon City.
- The officer participant must be a member of the cooperative for more than three (3) years.
- The member participant must be an active regular member of the cooperative for more than three (3) years.
- She/he must have the capacity to participate to an online interview.

Tradition Inquiry and Data Generation Method

Through email, the researchers provided a letter of consent addressed to the four (5) selected community-based multi-purpose cooperatives, two (2) non-profit organizations, one (1) farmers' association and one (1) multipurpose cooperative; signed by the researchers' research adviser to inform them about the conduct of the research and ask their permission to allow the conduct of the virtual interview. The researchers prepared a request letter to ask for their consent as

well as their guidance in choosing the participants for this study. The letter also contained information on the time and date the interview must be conducted and the schedule should depend on their availability time. Also, the researchers gave an assurance in the request letter that they will not violate the etiquette in conducting research and the data gathered during the virtual interview will be utilized for academic purposes only.

The conduct of virtual interview helped the researchers in determining the strategies used by each community-based multi-purpose cooperative and to understand how these strategies helped to maintain their members' commitment in times of pandemic.

Four (4) key informants from different organizations were chosen for the interview to make use of their expertise and gather their thoughts on using strategies to maintain members' commitment and the importance of commitment to achieve overall success for the organization. Also, fourteen (14) members and officers from each community-based multi-purpose cooperative were selected and they served as the secondary informants of the study; for they are the ones who experienced the benefits of being part of a cooperative. Also, they are the most qualified personnel to validate the strategies used by their cooperatives, whether it is effective or not. The researchers contacted each multi-purpose cooperative and organization through their Facebook pages and email addresses to schedule a virtual interview with their representatives through their preferred online platforms: Messenger or Google Meet. The researchers prepared twelve (12) questions for each participant and the interview lasted for about 30 - 50 minutes. Before the interview began, the researchers asked the permission of the participants before they started recording the entire virtual interview with the assurance that it would be used for research purposes only. In addition, the researchers wore proper attire while conducting the virtual interviews to look sociable and approachable to the participants and to gain their support in the conduct of the study.

After conducting interview with the participants, the researchers transcribed their responses on each question given to them and the transcriptions were interpreted based on how the researchers analyzed the data.

III. RESULTS AND ANALYSIS

THEME 1 - Services Offered to Members depicts the initial business activities that the organizations offered to their members before they become allowed to provide additional services which will cater the needs of their members. Most of the participants of this study came from community-based multi-purpose cooperatives and before they registered their cooperatives as a multi-purpose cooperative, they initially offered credit services to their members where they provide loans with low interests and also, encourage their members to have their own savings account in the cooperative. These services helped so many members of the cooperatives, especially the small business owners in the community who

needed extra money for their capital. However, because most of the cooperatives in the community started providing credit services, people thought that cooperatives are similar to lending companies. Because most of the members' target is to apply for a loan, they set aside understanding the difference of the structure of the cooperative from other types of business for their real purpose which is to borrow money. The connotation that a cooperative is like a lending company originated from people who actually don't understand the system of cooperatives. In addition, some of them have established grocery or small convenience stores near their offices after they became a multi-purpose cooperative, where the members can buy their necessities at home and patronize the products offered by the cooperative which is part of their obligations as a member.

THEME 2 - Coping Up with the Pandemic gives the cooperatives a difficult time to adapt and innovate to the crisis. Cooperatives needed to compromise just to continue giving services to its members and their community. Although pandemic restricted gatherings, cooperatives think of ways how they could gather without risking their health. They have learned how to maximize the use of technology and use this as a platform for social gatherings and meetings. Others also continue their operation the way they are used to. Their persistence helped them to regain and cope up with the current situation. But most of the respondents stated that they needed to waive their penalties and loan interest to help their members. It is a huge adjustment of the cooperatives to waive the penalties because funds are one of the factors for an organization to continue operating and interests are one of the sources of income of coops. Relinquishing it just to provide financial aid to the members requires huge adjustment for their finances.

A. *Observation through Pandemic*

During the pandemic the most common observation of the participants is about the problem in payment of the members who lost their jobs or source of income. This results to the next common observation, the income of the cooperatives decreased during these hard times. Given another observation that the collection of the cooperatives also decreased caused by the restrictions, their income didn't do well. Their delinquency also increased that contribute to the state of their income. There are also situations that adapting to the new setup is not for everyone, as was stated, there are some problems occurred when trying this adjustment like the fact that not every member is knowledgeable about the platforms used.

B. *Impacts of Pandemic in Members*

During the pandemic, restrictions have been implemented and this disabled the participants to get to work and do their jobs. After thorough analysis of the participant's answers, it was observed that most of them struggled financially. They weren't able to pay for their debts, loans, and they became dependent on the

government's *ayuda*. On the other hand, other participants struggled physically as they got struck by the Covid 19 virus. They weren't able to do their work, and needed to isolate themselves. Furthermore, the problem in the transportation hindered some of the participants because at that time, the transportation was also limited. We have been under community quarantine for so long and many organizations adapted the new normal or the work from home system. Some of the participants struggled to finish their work as they faced poor internet connectivity. This causes inconvenience and the work becomes inefficient.

C. *Cooperative in the Times of Pandemic*

Effects of pandemic in the cooperatives were classified into three (3) main groups such as obligation problems, restricted operations and services and financial loss to the cooperatives. Among the effects, the most common is the problem of fulfilling the obligation as a member. Since the pandemic brought most businesses to their lowest, many members of the cooperatives lost their jobs and/or source of income, this results in the members having a hard time paying their loans, or worse, they have left no choice but to withdraw their share capital just to survive the pandemic. Next is the restriction on operations and services. Since the government started to release restrictions on people's daily living, cooperatives have struggled to cope with it. There are cooperatives who are worried because it causes them to do their transactions with their members, also the employees inside the cooperative are limited which causes them problems financially. Lastly, the two effects lead to the last effect, the financial loss of the cooperatives. The first two effects contributed to this consequence, cooperatives struggled to gain profit since first, members struggled to pay or worse they withdrew and second, the restriction of operation and their services led to their financial loss. Unfortunately, there is even an instance where the cooperative chose to close their store just to save their other services and there's a cooperative that didn't even gain any profit at all during the pandemic despite the fact that they still manage to give incentives to their members.

THEME 3 - Difficulties in Maintaining Member's Commitment identified the things that challenged the commitment of the members in the cooperative. Members of the cooperative are the owners of the same organization, and if they continue to terminate their membership, the cooperative will fall. Through analysis of data, there are a few members who said that they were not challenged, but most of the participants stated that they faced many difficulties in how to maintain their commitment with the emergence of the pandemic. Member's priority became one of these problems, as many members prioritized their families and their needs, instead of paying loans and fees in their respective organizations. Dissatisfaction with the salary also adds to these difficulties because some participants realized that their salary is not appropriate to the services they render. As the

pandemic strikes, the needs of the members increased so they withdrew their money and terminated their membership. Misunderstanding within the organization contributes to chaos inside the cooperatives as many fake news have been circulating which caused for the delinquency rate to get high. Furthermore, for the organizations that adapted work from home set-up, they were challenged because of the poor internet connectivity that hindered them to work and help more.

A. *Changes in Number of Memberships*

The commitment of members was being challenged when the pandemic occurs, especially when most of them lost their source of income and what they can do is to choose what is more important to fulfill, their responsibilities with their families or with the organization they belong. Based on the responses of the participants during the interview, most of them had to deal with decreased in number of memberships and the reason why is their members chose to withdraw their shares and terminate their membership for personal reasons. Because the cooperative is being guided by its principle which is Open and Voluntary Membership, they cannot force their members to stay but they can motivate and encourage them to remain committed while the cooperative is striving to survive the challenges brought by the pandemic. Some of them decided to retain their membership which is something to be grateful for and continued to trust the effort of their organizations in helping them meet with their needs. On the other hand, some of the organizations who participated in this study experienced increased in number of membership while they recovered during the year 2021. Their membership went up which is opposite to what others experienced when the pandemic hit our country. But all of them are still making an effort to increase their number of memberships by using certain strategies while helping their organizations to recover and thrive again. After analyzing the data, it was found out that most members who withdraw their membership in the cooperative are those new in the organization. Their commitment is not much deep so they tend to back out at once. Moreover, during the pandemic, members who has great responsibilities to their families also the ones who withdraw membership in those trying times. Their needs won over their commitment.

THEME 4 – Maneuvering Commitment is about the strategies used and implemented by the cooperative interviewed. In this section, there are four (4) main groups or the strategy itself. One commonly used strategy by the cooperatives is giving consideration to their members. The cooperative deeply understands the situation of their members, which results in them waiving their penalties and not even pushing them to pay. The other commonly used strategy by the cooperatives is Monitoring and Communication. Communication between two or more individuals creates a stronger bond relationship. This is

probably the reason why the cooperatives made this a habit or strategy for them to be connected with the other members. The cooperatives manage to communicate with their members even though there are many restrictions. They let their members keep on track of the condition of the cooperatives and of course, their certain plans and announcements. There's one cooperative that uses BuKo, (Buklod Koop), which was introduced by the CDA to keep in touch even with those who are not active members. The researchers observed that assistance and affirmation to the members also built a pillar of great commitment. When it comes to rebates, it is about the discounts and incentives we keep on aiming for when we are purchasing any products from the store or on the internet. In this way, we continue to patronize the product of the cooperative when they give rebates. This is also what the cooperative receives when they use this idea for their members. By paying their loans, they manage to give these so-called rebates to them to boost and give them incentives. Lastly, even though cooperatives struggle to gain profit, there are some cooperatives that manage to offer cash assistance to help and support their members.

THEME 5 – Reasons for Being Committed focuses on the main reasons of the participants for being committed to their organizations. There are five (5) main reasons why they remain committed and chose to stay despite the challenges they faced which were brought by the pandemic: (a) benefits and rewards, (b) trust in the organizations, (c) fellowship, (d) affirmation towards members and (e) purpose. Among the 18 participants who are involved in this study, five (5) of them identified that their main reason for staying is the benefits and rewards that they are entitled to receive during the General Assembly and at the end of the year. These benefits include dividends while the rewards consist of Christmas gifts, t-shirts and gift checks. This is followed by the type of reason which is trust towards the organizations. Trust is a key component in order to achieve success. Still, here, trust was built throughout the years that the organizations become open and transparent to their members. Because they trusted the organizations they belonged to, they decided to retain their membership. The participants also identified the fellowship they built within the organizations as one of their reasons for staying. Fellowship indicates the unity and group harmony of everyone who happens to belong to one group. Some of the participants shared their memorable experiences with their fellow members such as building friendships and networking with them which motivated them to stay in the organization. Affirmation towards members is another notable reason why the participants receive encouragement from the organizations to which they belonged. To make them feel welcomed and prioritized, the organizations are encouraging them to get more involved in the operations and activities that will help them to improve themselves like trying new but important things to acquire good experiences. Lastly, the purpose of the organization is considered by the participants as the reason why they chose to stay. The act of service shown by the organizations through their programs has captured their hearts

which inspired them to take part, volunteer and remain active in their organizations.

IV. CONCLUSIONS

This study focused on the strategies used by the selected multi-purpose cooperatives in Quezon City in maintaining their member's commitment during the pandemic.

There are a lot of discoveries found during the course of the study. The researchers were able to specify particularly the effects of the pandemic on the chosen community-based multi-purpose cooperatives. It was revealed that most of the cooperatives who were interviewed have experienced (a) obligation problems with their members, (b) restricted operations and services and (c) financial loss to the cooperatives. Its most common reason is that many members lost their source of income that led them to struggle in paying their loans, which caused the cooperatives to adjust to certain changes. After analyzing the data, it was found out that most members who withdraw their membership in the cooperative are those new in the organization. Their commitment is not much deep so they tend to back out at once. Moreover, during the pandemic, members who has great responsibilities to their families also the ones who withdraw membership in those trying times. Their needs won over their commitment. This study shows a more specific insight into the situation of the said selected multi-purpose cooperatives.

Also, the researchers were able to identify strategies that were used by the selected multi-purpose cooperatives in Quezon City in maintaining their member's commitment during the pandemic. They used (a) monitoring and communication, (b) cash assistance, (c) consideration and (d) rebates as strategies to not only encourage the members to remain committed but also, to help the cooperatives survive the effects and challenges brought to them by the pandemic. Most of the strategies they used are still implemented now because of their effectiveness. In addition, they also used the positive effects of these strategies in their cooperatives to encourage their former members who terminated their membership during the early pandemic to re-register and become part of them once again.

Moreover, the reasons of the participants for staying in their organizations are also categorized into five (5) to identify the factors affecting their commitment to their organizations. Their reasons are mainly because of the (a) benefits and rewards, (b) trust in the organizations, (c) fellowship, (d) affirmation towards members and (e) purpose. The researchers found out that during this pandemic, people became more concerned in terms of physical and financial aspects. Because many of them lost their jobs, most of the members considered leaving their organizations to find other ways to earn an income except for the members who pleaded that they will fulfill their duties and responsibilities until the end of their terms. However, some chose to stay for a very important reason and this is something that they should hold onto until the world goes back to normal again. This decision

to remain committed is one of the best decisions they made during the pandemic and we, the researchers, hope that whenever the thought of withdrawing their membership comes to their mind, this reason why they decided to stay even during the difficult time of the pandemic will encourage them to make the same decision and not leave the organizations behind. Their commitment has actually motivated the organizations, especially the officers to work harder in meeting their needs and to prevent the organizations from dealing with the worst-case scenarios.

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