# The Effects of the Awareness Level to the Behavior of Non-Cooperative Members in Palangoy, Binangonan, Rizal

Havid B. Dela Cruz, Shiela Mae C. Fontanilla, Daniel Regie F. Flores, Glenn Allen E. Gorlon Jr., Joyce C. Martinez, Leanne T. Nava, Zandro T. Estella

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

Abstract: Cooperatives empower people by uniting people on an equal footing and providing them their financial needs. Despite cooperatives being seen as economic players, people are unaware of them. This study aims to identify the awareness level and its effects on the behavior of the non-members of cooperatives. Quantitative descriptive design was applied to the study in gathering data. A survey questionnaire was used, which was analyzed with frequency percentage formula, weighted mean, and Pearson's Product-Moment Correlation Coefficient. The result implied that most of these non-members learn about cooperatives from their families and relatives. More than half of the respondents were moderately aware of cooperatives, namely to its membership and purpose and services, and more than half provided positive responses regarding behavior. The findings indicated that a lack of motivation and knowledge were the primary causes of negative responses towards cooperatives. The study also identified strategies that would help the cooperatives. Strengthening the reliability as a business enterprise, proper use of media, seminars for the communities and education involvement would be important and may help in expanding the influence of the cooperative sector. Apart from this, the involvement and efforts the government, communities and cooperatives were the key factors to raise the awareness and elicit positive actions.

*Keywords:* Effects, Awareness, Behavior, Non-Members, Cooperative

# I. INTRODUCTION

Cooperatives are people-cantered enterprises that are owned, controlled and run by the members to achieve their common economic, social, and cultural needs and aspirations. However, cooperatives are seen as successful partners in the implementation of government initiatives for the benefit of the targeted member-beneficiaries and the communities served by the cooperatives, although cooperatives are independent organizations that provide business services for the benefit of their members. For an organization to succeed, it must have a good reputation (Bass, 2018). It's critical to raise awareness in order to boost enthusiasm and support. Also, having a good image plays an important role in the development and influence of the cooperative sector, as negative images can greatly affect the opinions and behaviors of the people.

Despite the fact that cooperatives have a long history and are widely used, there are still problems with the awareness of the people to cooperatives. It is not unexpected that numerous definitions of a cooperative have been proposed in the literature, given the wide range of cooperative enterprises. Hence, although there are 11.5 million members across the country as of 2020 (Cooperative Development Authority, 2021), there are a great number of people who are unaware of the existence of cooperatives, and do not know the true purpose and meaning of the cooperatives, or are even aware of their existence. Based on an ad hoc survey about member involvement which was presented by Leonardo (2019, as cited in Czachorska-Jones, 2019), former members of cooperatives stated that there were issues about lacking awareness about cooperatives.

### 1.1 Literature Review

In the paper of Czachorska-Jones (2019), it explained that cooperatives have a long history in the Philippines. Dr. Jose Rizal is credited with starting the cooperative movement in the country by forming a school based on cooperative concepts he learned in Europe between 1982 and 1896. Cooperatives are organizations with people formed together to meet their needs. In addition, there are many purposes that cooperatives have. Undoubtedly, cooperatives are very beneficial in so many ways. Compared to the private sectors, cooperatives never deny the problem of its community for development that the private sectors fail to notice (Nembhard, 2014). However, one of the most significant obstacles facing cooperatives is lack of understanding of the cooperative enterprise concept (Voinea, 2021). Furthermore, several studies and articles explained that cooperatives both received positive and negative responses.

The lack of awareness that people have in cooperatives can result in incorrect formulation of perceptions, which can affect the behaviors, towards the cooperatives. For instance, the youth play a big role in the road of showing the cooperative idea but the youth is not interested in working or becoming a member (Verma, 2019). Based on a study conducted by ICA (2021), most youth have a lack of knowledge about the cooperative business model as they viewed cooperatives as old-fashioned and the cooperative governance processes as time-consuming and boring. Furthermore, some parents were hesitant to let their children participate in cooperatives, which was because of several misconceptions

(Desjardins, n.d.). On the other hand, in the study conducted by Sevinç (2021), which is about the perceptions of farmers regarding agricultural cooperatives and their effects, there are undecided farmers who were generally unaware of the purpose, services, membership procedures and benefits of joining a cooperative. This showed that not all of the farmers are aware of the cooperative sector. Importantly, their lack of awareness of its business concepts hinders them in participating and becoming members of cooperatives.

According to the survey conducted by International Research Group (2019) in the Philippines, the main reason for non-members not joining any cooperatives is because of lack of knowledge. Based on the results, these non-members have communication problems, false perceptions, are misinformed about requirements in memberships, are unaware, and do not know the services and goods that the cooperatives have. In short, these non-members had an inaccurate view about cooperatives as these non-members have incorrect information about the nature of cooperatives and its purpose, services and membership. The lack of awareness about the cooperatives have hindered the non-members from joining, which explains that these non-members do not want to join if they do not have sufficient information regarding cooperatives and its business concept.

Despite the immense contribution of cooperatives in all fields of socio-economic activities, the people's perception of cooperatives is clouded by doubt and uncertainty. Definitely, the cooperatives are grappling with the problem of imagebuilding (Verma, 2015).

# 1.2 Theoretical Framework of the Study

# Theory of Planned Behavior

The Theory of Planned Behavior (TPB) was introduced by Icek Ajzen, which is about the intention of an individual to perform a behavior. Intentions are believed to be one of the motivational factors that impact a behavior. The stronger the desire to engage in a behavior, the more it will be conducted (Ajzen, 1991).

The TPB influences a person's behavioral intention, which results in behavior or action, by linking their individual attitude and opinion with their perceived control of the behavior and society's subjective norms. If someone has a negative attitude and perceives they don't have control over an action, they are less likely to carry it out. Moreover, if people in society do not approve of this activity, it will have a negative impact on a person's belief in carrying it out. Depending on the individual's personal perspectives, an individual's attitude and perceived behavioral control might have a positive or negative impact on their intention and behavior.

# Cognitive Bias

The concept of cognitive bias was first introduced by researchers Amos Tversky and Daniel Kahneman in 1972. A cognitive bias is a systematic error in thinking that occurs when people are processing and interpreting information in the world around them and affects the decisions and judgments that they make. Kahneman and Tversky (1996) suggest that there are several reasons why judgmental or perceptual biases are studied. First, they are of interest of their own right. Second, they can have practical implications. Third, systematic mistake inquiry can give insight on the psychological processes that explain perception and judgment. People prefer to see things from within, they can have a high level of confidence in the validity of specific answers even though they know their overall hit rate is low.

1.3 Conceptual Framework of the Study

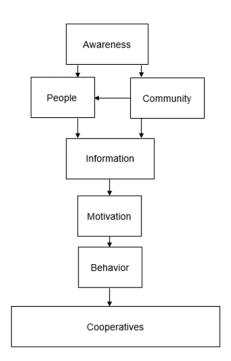


Figure 1. Conceptual Model

In figure 1, the researchers created a framework that presents the factors that contribute to the way people interpret information. As presented, the community can affect how people think. Furthermore, the information gathered, even a small one, from the awareness that people and community have can be processed without proper evidence. From that, people can formulate their own interpretations. Therefore, this processed information, either positive or negative, can affect the motivation. This motivation is essential because it can influence the behavior of a person, which can affect the cooperatives.

# II. METHOD

This study generally aimed to know the state of awareness of the people towards cooperatives. The study also aimed to determine the level of awareness of the people in aspects such as: purpose, services, and membership and the behavior of the people towards the cooperatives. The study also aimed to know the significant relationship of the level of awareness and behavior of the people in regards to cooperatives.

Due to the constraints of the pandemic purposive type of sampling is used throughout the study. Purposive sampling, also known as selective or subjective sampling, is a sampling approach in which the researcher chooses members of the population to participate in the study.

The respondents are the residents of Barangay Palangoy in Binangonan, Rizal who are non-members of cooperatives. The ideal sample size for this study is 355 respondents as there are a total of 17,865 residents, excluding the 548 cooperative members in the barangay.

The research was conducted through a survey. The most practical and applicable method for obtaining the crucial data needed to ascertain public attitudes toward cooperatives is through survey questionnaires. The reason the researchers opt for a descriptive survey is that it accurately captures or takes into account a person's situations, or group's characteristics, such as behaviors, opinions, abilities, beliefs, and knowledge. This design was selected to meet the general objective of the study, which is to know the level of awareness of the nonmembers regarding their behaviors towards cooperatives. According to Check & Schutt (2012), a survey is "the collection of data from a sample of people through their responses to questions." As they are often used to describe and explore human behavior, surveys are therefore frequently used in social and psychological research (Singleton & Straits, 2009). The researchers adopted a quantitative strategy. According to Creswell (2013), it is research that focuses on gathering numerical data and generalizing it across groups of people or explaining a specific phenomenon.

The researchers developed a self-administered survey questionnaire and sent it to the respondents via Google Forms in order to achieve the study's objectives, which are to ascertain the degree of non-members' awareness of cooperatives and to distinguish the impact of awareness on non-members' behavior. The respondents are the residents of Barangay Palangoy in Binangonan, Rizal, who are non-members of cooperatives. For each question, the respondents were asked to rate their level of awareness of the cooperatives' purpose, service, and membership with the given responses on a Likert Scale of 1 to 4, where 1 being not aware and 4 being extremely aware.

### **III. RESULTS AND DISCUSSION**

As per the results gathered by the researchers, the majority of the respondents' age is 26 years old to 50 years old at 45%. Next to the majority is 18 years old to 25 years old at 44%. At 10% are those in 51 years old to 64 years old, and the least at 1% is 65 years and older. In addition, females dominated the respondents as it counted 245. Males are in 196 while 7 respondents preferred not to say. Moreover, most of the respondents are employed at 43% and currently studying at 30%. Other respondents are currently unemployed at 25% and retired from their previous work at 3%.

Furthermore, 441 of the respondents are aware of the cooperatives while 7 of them are not aware. According to the 441 respondents, it showed that the growth of cooperative awareness came from peer-to-peer and family-relative interactions between individuals in the community. This reliance on peer-to-peer and family-relative interactions of the cooperative conveyed positive marketing about the cooperatives.

### 3.1 Level of Awareness

The findings of the study revealed that the residents of Barangay Palangoy, Rizal have a significant awareness of the cooperatives in terms of service, membership and purpose. While the respondents of the study have known the process and membership of the cooperatives it is revealed that there is insufficient awareness in different types of cooperatives specifically Consumers, Producers, Marketing, Service, Workers Cooperatives while Credit, Multi-Purpose, and Insurance Cooperatives received sufficient awareness. This will cause inaccurate depiction about the cooperatives and its functions thus leading to inaccurate information about cooperatives. The study also determined that the residents of Barangay Palangoy, Rizal are mostly unaware about the autonomous nature of the cooperatives.

Statements	Weighted Mean	Verbal Interpretation	
A. Purp	pose of Cooperatives		
<ol> <li>I know that cooperatives are built to help their members to meet their needs.</li> </ol>	2.77	Moderately Aware	
1.1 I know cooperatives help their members to develop expertise and skills.	2.62	Moderately Aware	
1.2 I think cooperatives advance the economic, social, and educational status of their members.	2.70	Moderately Aware	
1.3 I think cooperatives help their members in times of crisis.	2.74	Moderately Aware	
2. I know that cooperatives also help communities.	2.85	Moderately Aware	
2.1 Cooperatives help the communities through environmental actions.	2.59	Moderately Aware	
2.2 Cooperatives help the communities through medical missions.	2.55	Moderately Aware	
2.3 Cooperatives assist communities in times of crisis or pandemic.	2.64	Moderately Aware	

Table I. Summary Results in Level of Awareness

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3. I believe that cooperatives promote environmental sustainability.	2.60	Moderately Aware	
<ul><li>4. I know that the cooperatives empower the people, especially those</li></ul>		· · · · · · · · · · · · · · · · · · ·	
in the minority section.	2.62	Moderately Aware	
	2.67	Moderately Aware	
	rvices of Cooperatives		
1. I know that cooperatives provide a variety of services and goods.	2.76	Moderately Aware	
1.1 I know that cooperatives have savings and lending services.	2.78	Moderately Aware	
1.2 I know that cooperatives have an accessible facility like affordable housing and quality child or eldercare.	2.45	Slightly Aware	
1.3 Cooperatives have a production and processing of raw materials or goods produced by their members into processed products to sell for both members and non-members.	2.54	Moderately Aware	
1.4 I know that cooperatives have health services.	2.47	Slightly Aware	
2. I know the benefits of cooperatives.	2.58	Moderately Aware	
2.1 I know that cooperatives generate income and livelihood.	2.69	Moderately Aware	
2.2 I know that cooperatives provide affordable and quality goods and services.	2.70	Moderately Aware	
2.3 I know that cooperatives buy more products locally and recycle plastics.	2.48	Slightly Aware	
3. I am aware of the other types of cooperatives.	2.45	Slightly Aware	
3.1 I know about Credit Cooperative –offers their members savings and lending services.	2.70	Moderately Aware	
3.2 I know about Consumers Cooperative – procure and distribute goods to members and non-members.	2.40	Slightly Aware	
3.3 I know about Producers Cooperative – produce and process raw materials into processed products for sale to members and non- members.	2.30	Slightly Aware	
3.4 I know about Marketing Cooperative – engaged with production inputs markets the products of their members.	2.37	Slightly Aware	
3.5 I know about Service Cooperative– various services like medical and dental care, insurance, housing and electric light and power.	2.46	Slightly Aware	
3.6 I know about Multi-purpose Cooperative – cooperatives with 2 or more business activities of two different cooperatives.	2.73	Moderately Aware	
3.7 I know about Workers Cooperative – provides job and business possibilities to its members.	2.39	Slightly Aware	
3.8 I know about Insurance Cooperatives – insures the lives and well- being of cooperatives and their members.	2.60	Moderately Aware	
4. I know that cooperatives are not reliant to the government.	2.50	Slightly Aware	
	2.54	Moderately Aware	
C. Membe	ership of the Cooperatives		
<ol> <li>I know that the cooperatives are not only for the poor and old people.</li> </ol>	2.78	Moderately Aware	
2. I know that cooperatives are open for everyone, especially for the young people.	2.74	Moderately Aware	
3. I know that the cooperative process is true and fair.	2.69	Moderately Aware	
4. I am aware that cooperatives let their members participate in decision-making.	2.68	Moderately Aware	
	2.72	Moderately Aware	
Overall	2.64	Moderately Aware	

# 3.2 Behavior

The result of behavior displayed a good response as most of the respondents answered positively, particularly in supporting and viewing the cooperatives favorably. As having the lowest weighted mean, the respondents disagreed in working in a cooperative. Therefore, the results concluded that positive behavior has a significant factor of affection towards the cooperatives.

# Table II. Summary Results in Behavior

Statement	Weighted Mean	Verbal Interpretation
If given a chance, I'm interested to join a cooperative.	2.97	Agree
I want to recommend cooperatives to my friends, family members, and colleagues.	3.08	Agree

I support the cooperative movement.	3.11	Agree
I want to try working in a cooperative.	2.91	Agree
I view cooperatives favorably.	3.12	Agree
I do not doubt the cooperative movement.	3.05	Agree
Overall	3.04	Agree

#### 3.2.1 Factors affecting Behavior

There are approximately 204 or 46% respondents who answered negatively, which expressed lack of knowledge and motivation towards cooperatives. This further explained that knowledge and motivation played important roles in affecting the behavior of the people.

Table III. Summary Results on Factors affecting Behavior

	Frequency	Percentage
Lack of Knowledge	141	69%
Lack of Motivation	96	47%
Lack of Community Engagement	81	40%
Lack of Youth Cooperative Movement	46	23%
Lack of Advertisement through Media	61	30%
Lack of Involvement in Education	83	41%

3.3 Significant Relationship between Awareness Level and Behavior towards Cooperatives

PEARSON				
Behavior of the people in regard to	Correlation coefficient	P- value	Decision	Remarks

.463\*\*

.514\*\*

.480\*\*

IV. Pearson Product-Moment Correlation Coefficient Analysis

.000.

.000

.000

Reject Ho

Reject Ho

Reject Ho

Significant

Significant

Significant

As shown above, the results reject the hypothesis of
the researchers and had proven that there is a significant
relationship between the respondent's behavior and their level
of awareness to the cooperatives in terms of purpose, services,
and membership.

Based on the results of the data it is concluded that it rejects the hypothesis of the researchers and therefore proves that there is a significant relationship between the respondent's behavior and their level of awareness to the cooperatives in terms of purpose, services, and membership.

#### **IV. CONCLUSION**

For a long time, the cooperatives have played an important role in uplifting the lives of the members and even communities. However, there was still an issue about the awareness of the communities to the cooperatives. Based on the results of the quantitative data gathered from the respondents, family was the most contributor in spreading information about cooperatives. The study revealed that the level of awareness in terms of purpose, service and membership affects the behavior of the respondents. In addition, the respondents were moderately aware of cooperatives, namely to its membership and purpose and services. In terms of behavior, more than half of the respondents answered positively. As for the negative responses, the result showed that the major reasons for this were because of lack of knowledge and motivation. The study also identified strategies that would help the cooperatives.

Overall, the findings suggest that the cooperatives strengthen their communication in raising awareness and spreading information about cooperatives. This means that using online platforms to inform and educate the public can raise awareness about cooperatives. Proper use of social media is beneficial in a lot of ways in advertising cooperatives since it has been a long part of the lives of the people. Motivating and stimulating the public to actively participate in cooperative movements by conducting community projects and seminars that are beneficial to the community.

The data indicates that education is important for people to learn about cooperatives, the government may add the cooperative business model, such as its concepts, definition, and other information, to the curriculums in the Philippines. Learning about cooperatives can further expand the awareness of the cooperatives to the people, especially to the youth. The cooperatives can conduct youth movements to further expand and boost the familiarity and popularity of the cooperatives. By mobilizing youth cooperative movements, this will increase the interest to the cooperatives in the youth demography. In short, strengthening the reliability as a business enterprise, proper use of media, seminars for the communities and education involvement would be important and may help in expanding the influence of the cooperative sector. Apart from this, the involvement, cooperation and efforts of the government, communities and cooperatives were the key factors to raise the awareness and elicit positive actions.

Additionally, as this study was conducted during the surge of Covid-19 global pandemic the researchers sought the use of digital tools as the means to gather results and data. Considering the amount of risk in conducting on the field analysis and data gathering the researchers managed to fulfil its intended sample of respondents using media platforms. The results of the data in this study can be affected by the mental exhaustion of the residents during long imposed community lockdowns and the threat of the Covid-19 virus. It is recommended to conduct similar research varying in scale in conditioned communities to provide a more in-depth analysis on how the impacts of awareness level to the behavior of residents towards the cooperatives.

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cooperatives

Purpose

Services

Membership

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