Contributions of Cooperative in the Social and Economic Well-Being of Members: Implications for Enhancement

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ABSTRACT

This study examined the contributions of cooperatives to the social and economic well-being of members and determined the relationship between members' profile characteristics and their perceived well-being. The study involved 174 cooperative members who served as respondents. Data were gathered using an adopted survey questionnaire that assessed respondents' demographic profile and the cooperative's contributions to their social and economic well-being. The findings revealed that most respondents were married, middle-aged males who had been members of the cooperative for more than three years. The majority were high school graduates and primarily availed themselves of savings and loan services. Results showed that the cooperative contributed positively to both the social and economic well-being of members by providing financial assistance and promoting equality, cooperation, and unity. However, lower contributions were observed in entrepreneurship development, livelihood generation, and poverty alleviation initiatives. Furthermore, members' profile characteristics generally showed no relationship with their social well-being. Likewise, economic well-being was not associated with most profile variables, except sex, which demonstrated a significant relationship. The study recommends strengthening livelihood, entrepreneurship, and gender-responsive programs to further enhance members' well-being and maximize the cooperative's contributions to community development.

INTRODUCTION

This chapter presents the background of the study, the theoretical and conceptual frameworks, and the statement of the problem. It also includes the study's significance, scope and limitations, and definitions of key terms.

Background of the Study

Cooperatives are member-owned organizations formed voluntarily to meet shared economic and social needs through collective effort and democratic decision-making. They are widely regarded as inclusive institutions that promote equitable growth, provide social protection, and strengthen communities (International Cooperative Alliance, 2021). Credit cooperatives, in particular, play a vital role by offering accessible financial services such as savings and loans, especially for individuals who have limited access to traditional banking institutions (World Council of Credit Unions, 2023).

In countries like the Philippines, financial exclusion remains a persistent concern due to strict lending requirements, limited financial literacy, and geographic barriers. Cooperatives help address these challenges by providing affordable and flexible financial services. Through these mechanisms, members are able to increase income opportunities, build savings, and improve overall financial stability and quality of life (Asian Development Bank, 2021; World Bank, 2022). Their influence extends beyond individual households, contributing to broader socio-economic development.

Recent studies further confirm that cooperative membership contributes significantly to both economic and social well-being. Economically, membership has been associated with higher household income, improved saving behavior, and greater financial resilience. Socially, cooperatives foster stronger interpersonal relationships, encourage participation in community activities, and enhance members' sense of empowerment and belonging (Abad et al., 2023; Dela Cruz & Santos, 2024; Garcia & Mendoza, 2025). These findings highlight the dual function of cooperatives in promoting both financial stability and social inclusion.

Despite these recognized benefits, there remains limited empirical evidence regarding the extent to which cooperative programs actually contribute to the social and economic well-being of members at the local level. While cooperatives are expected to improve members' quality of life, it cannot be assumed that all services and programs produce the same level of impact. Differences in members' experiences, utilization of cooperative services, and access to opportunities may influence the benefits they receive. Moreover, some areas of cooperative operations may require improvement to better respond to members' evolving social and economic needs (International Co-operative Alliance, 2023).

The absence of localized assessments creates a gap in understanding whether the cooperative is effectively fulfilling its mission of improving members' well-being and whether existing programs remain responsive to members' needs. Without such information, cooperative leaders may find it difficult to identify strengths, address weaknesses, and formulate evidence-based interventions that can enhance member welfare and organizational effectiveness.

This study was therefore conducted to assess the contributions of the cooperative to the social and economic well-being of its members and to determine whether significant relationships exist between members' demographic characteristics and their perceptions of cooperative contributions. Specifically, the study seeks to identify areas where cooperative programs are performing effectively and areas that may require enhancement. The findings of the study are significant because they will provide empirical evidence that can assist the Board of Directors, officers, and other stakeholders in developing appropriate policies, programs, and strategies aimed at improving member well-being, strengthening cooperative performance, and ensuring the sustainability of cooperative operations.

Theoretical Framework

This study was anchored on key theoretical perspectives that explain how participation in member-based financial organizations shapes the socio-economic well-being of individuals. It is primarily grounded in the Cooperative Theory of Friedrich Wilhelm Raiffeisen (1864) and the Social Capital Theory of Pierre Bourdieu (1986), complemented by contemporary literature on financial inclusion and community development. These theoretical perspectives emphasize the importance of collective action, mutual support, and social relationships in enhancing the welfare of individuals and communities. Together, they illustrate how access to shared financial resources and strong social networks can contribute to both economic advancement and social development.

The Cooperative Theory of Raiffeisen (1864) posits that individuals can better address their economic and social needs through collective ownership, mutual aid, and democratic governance. Cooperatives are established to empower members by pooling resources and providing services that may otherwise be inaccessible through conventional institutions. In the context of this study, the theory explains how cooperative membership can improve economic well-being by providing access to savings facilities, affordable credit, livelihood opportunities, and other financial services. Recent studies affirm that cooperatives promote financial inclusion, strengthen income-generating capacity, and enhance members' financial security and quality of life (International Cooperative Alliance, 2020; Asian Development Bank, 2021; World Bank, 2022).

Meanwhile, Social Capital Theory, advanced by Bourdieu (1986), emphasizes the value of social relationships, trust, networks, and reciprocity as resources that individuals can utilize to achieve desired outcomes. The theory suggests that participation in organizations fosters social connections that facilitate cooperation, information sharing, and mutual support. Within cooperatives, these social interactions strengthen members' sense of belonging, encourage participation in organizational activities, and promote collective responsibility. Contemporary research indicates that strong social capital contributes to greater member engagement, enhanced social cohesion, and improved social well-being (Abad et al., 2023; Garcia & Mendoza, 2025).

Taken together, Cooperative Theory and Social Capital Theory provide a comprehensive foundation for examining the contributions of cooperatives to the social and economic well-being of members. Cooperative

Theory explains the mechanisms through which cooperatives enhance economic welfare, while Social Capital Theory explains how cooperative participation fosters social development and community engagement. Guided by these perspectives, this study assesses the contributions of cooperatives in terms of economic well-being and social well-being and determines whether enhancement programs may be proposed to further improve cooperative effectiveness and member outcomes.

Conceptual Framework

Guided by the underlying theories, this study recognized the potential social and economic contributions of cooperatives to the well-being of individuals. It particularly examined the level of cooperative contributions alongside the social and economic outcomes experienced by members.

The results of the study served as a basis for identifying possible interventions and enhancements to existing programs and services. The findings supported the strengthening of initiatives that promoted the welfare and development of members' social and economic well-being.

Figure 1 illustrated the conceptual framework of the study, showing the flow of relationships among the identified variables. The framework began with the respondents' profile, which served as the independent variable. This profile included age, sex, civil status, educational attainment, length of membership, and cooperative services availed. These socio-demographic characteristics provided the background context for understanding differences in experiences and outcomes among members.

The second component represented the process, which focused on the cooperative's contributions to members' well-being. This was measured in terms of social well-being and economic well-being. Social well-being included aspects such as social participation, relationships, and sense of community, while economic well-being covered financial stability, income improvement, savings behavior, and access to financial resources. This stage reflected how cooperative participation translated into meaningful benefits for members.

The final component was the output, which was enhancement. This referred to the development of proposed strategies, interventions, or improvements based on the results of the study. These enhancements were intended to strengthen cooperative programs and maximize their positive impact on members' socio-economic conditions.

After the data were collected, appropriate statistical tools were used to analyze the relationships between the respondents' profile and the cooperative's contributions to social and economic well-being. The findings served as the basis for recommending improvements to further enhance member outcomes and the overall effectiveness of the cooperative.

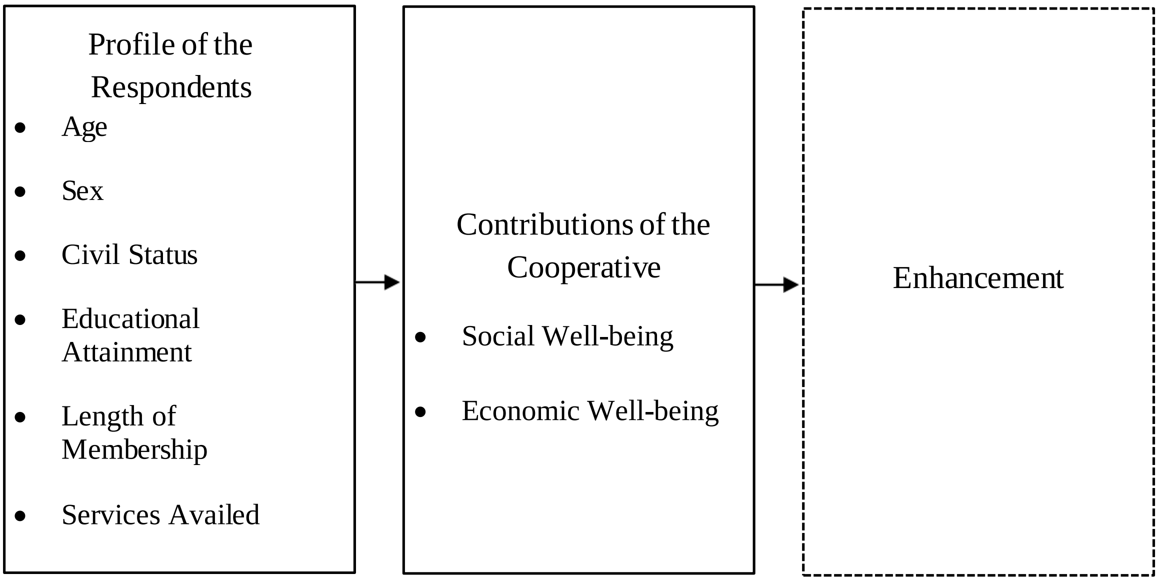

Figure 1. Schematic Diagram of the Study.

Statement of the Problem

This study aimed to determine the contributions of cooperative in the social and economic well-being of the members. The implications of this study will be the basis for program enhancement in the cooperative.

Specifically, this study sought to answer the following sub-questions:

1. What is the profile of the respondents when grouped in terms of:
   a. age;
   b. sex;
   c. civil status;
   d. educational attainment;
   e. length of membership; and
   f. services availed?
2. What is the level of cooperative contributions to the members when taken as a whole and grouped in terms of:
   a. social well-being; and
   b. economic well-being?
3. Is there a significant relationship between the level of contributions of cooperative in the lives of members in terms of social well-being and their profile?
4. Is there a significant relationship between the level of contributions of cooperative in the lives of members in terms of economic well-being and their profile?

Hypotheses of the Study

Based on the problems presented, the following null hypotheses were formulated:

1. There is no significant relationship between the level of contributions of cooperative in the lives of members in terms of social well-being and their profile.

2. There is no significant relationship between the level of contributions of cooperative in the lives of members in terms of economic well-being and their profile.

Significance of the Study

The results of this study would be significant and beneficial to the following:

Cooperative Development Authority (CDA). This study served as a useful reference in strengthening policies, programs, and support mechanisms for employee-based cooperatives. It also provided insights into the socio-economic contributions of cooperatives to their members, which supported the development of more effective strategies for cooperative growth and sustainability.

Credit Cooperatives. This study served as a relevant reference for other credit cooperatives in understanding the socio-economic impact of their services on members. The findings offered insights into effective financial services, loan programs, and member support initiatives and guided the development of strategies and best practices that promoted member welfare, financial inclusion, and long-term sustainability.

Cooperative. The findings of this study served as a basis for evaluating the effectiveness of its financial services, loan programs, and member support initiatives. The results guided the enhancement of existing policies and the development of improved programs aimed at strengthening the socio-economic well-being of members.

Board of Directors and Officers. This study provided the Board of Directors and Officers with relevant and evidence-based insights for strategic planning, policy formulation, and operational decision-making. The findings served as a guide in strengthening governance practices, improving service delivery, and ensuring that programs and initiatives were effectively aligned with the socio-economic needs of the members.

Members. This study helped members gain a better understanding of how cooperative services contributed to their financial stability, savings behavior, access to credit, and overall quality of life. Furthermore, the findings encouraged active participation in cooperative programs and services that could further enhance their socio-economic well-being.

Future Researchers. This study provided additional reference material for future researchers interested in the socio-economic impact of cooperatives on the lives of their members, serving as a basis for further studies and related investigations.

Scope and Limitation of the Study

This study focused on determining the level of contributions of the credit cooperative in the social and economic well-being of the members. The respondents of the study included both male and female regular employees who are bona fide active members of the cooperative as of March 31, 2026. A total of one hundred seventy-four (174) members comprised the entire population of the study. Since the number of members was manageable, the researchers utilized the total population sampling technique, wherein all members of the cooperative were included as respondents. Standardized assessment tools were utilized in collecting the data, and all information gathered was handled with strict confidentiality and with full respect for the respondents' identities.

Definition of Terms

Key terms used in this study were defined conceptually and operationally as follows:

Age. Conceptually, it refers to the length of time an individual has lived, measured in years from birth (World Health Organization, 2021).

Operationally, age refers to the chronological age of the respondents as indicated in the survey questionnaire.

Civil Status. Conceptually, it refers to the legal and social classification of an individual in relation to marriage, such as single, married, widowed, or separated (Philippine Statistics Authority, 2022).

Operationally, civil status refers to the respondents' marital classification, categorized as single, married, or widowed.

Cooperative. Conceptually, it is a member-owned and democratically controlled organization that provides goods and services to meet members' economic, social, and cultural needs (International Cooperative Alliance, 2022).

Operationally, cooperative in this study refers to a financial or service-oriented organization that provides savings, loan, and related services to its registered members.

Contributions. Conceptually, it refer to the positive effects, benefits, or impacts generated by an organization or program on individuals or communities (OECD, 2021).

Operationally, contributions refer to the perceived social and economic effects of cooperative services on members' well-being as measured in the study.

Educational Attainment. Conceptually, it refers to the highest level of education completed by an individual in formal schooling (UNESCO, 2021).

Operationally, educational attainment refers to the highest academic level completed by the respondents, categorized as elementary graduate, high school level, high school graduate, college level, college graduate, and postgraduate.

Economic Well-being. Conceptually, it refers to an individual's financial condition characterized by income stability, access to resources, and financial security (World Bank, 2022).

Operationally, in this study, economic well-being refers to the respondents' perceived improvement in their economic conditions.

Enhancement. Conceptually, it refers to the process of improving or strengthening the quality, effectiveness, or performance of a program or service (OECD, 2021).

Operationally, enhancement refers to proposed improvements based on the findings of the study aimed at improving cooperative services and member outcomes.

Length of Membership. Conceptually, it refers to the duration of time an individual has been affiliated as a member of an organization or cooperative.

Operationally, length of membership refers to the number of years the respondent has been an active member as indicated in the survey form.

Members. Conceptually, it refer to individuals who voluntarily join and participate in a cooperative and benefit from its services (Cooperative Development Authority, 2023).

Operationally, members refer to the respondents who are registered and active users of cooperative services.

Sex. Conceptually, it refers to the biological classification of individuals as male or female based on physiological characteristics (United Nations Statistics Division, 2021).

Operationally, sex refers to the self-reported biological sex of respondents as male or female.

Services Availed. Conceptually, it refers to the range of services accessed by individuals to meet their financial and social needs (International Labour Organization, 2021).

Operationally, services availed refers to the specific cooperative services used by respondents, such as savings, loans, and other financial assistance.

Social Well-being. Conceptually, it refers to the quality of relationships, social inclusion, and participation in community life (OECD, 2021).

Operationally, social well-being refers to the respondents' perceived improvement in their social conditions.

REVIEW OF RELATED LITERATURE AND STUDIES

This chapter presents various related studies and literature that are closely connected to the current research. These sources are discussed to provide a deeper understanding of the topic and to establish a clearer foundation for the study being conducted.

Cooperative Contributions

Cooperatives have consistently been shown to play a crucial role in enhancing the social and economic well-being of their members. The Cooperative Development Authority (2023) notes that economically active adults are among the most engaged participants, largely because cooperatives provide accessible avenues for savings, credit, and financial security to support household and family needs. Abad and Flores (2022) reinforce this by highlighting that middle-aged members often rely on cooperative services to manage household expenses, children's education, and unexpected emergencies, underscoring their importance in everyday financial management.

Participation patterns also reveal gender dynamics. Reyes and Dela Cruz (2021) observed that men dominate labor-oriented and transport cooperatives, reflecting the occupational structures tied to these sectors. Yet, Mendoza (2024) emphasizes that cooperatives actively promote inclusivity, ensuring equal access to loans, savings programs, and livelihood support regardless of sex. Membership policies are designed to encourage fairness and equal participation, helping to balance traditional disparities.

Civil status is another factor influencing engagement. Santos and Ramirez (2022) found that married individuals are more likely to join cooperatives, motivated by family-related financial obligations. Cooperatives respond to these needs by offering emergency loans, salary loans, and savings programs that help families maintain stability and cope with economic challenges.

Educational background, however, is less of a barrier. Navarro et al. (2023) highlight that cooperatives foster financial inclusion across diverse educational levels, improving financial literacy, savings behavior, and economic participation even among those with limited schooling. Membership duration also reflects deeper trust and satisfaction. Garcia and Lopez (2021) show that long-term members enjoy sustained access to financial assistance, stronger social ties, and greater economic opportunities, while Bautista and Perez (2024) emphasize the importance of multipurpose cooperatives, which provide diversified services, from petty cash loans to emergency assistance, that directly strengthen household resilience.

Beyond financial benefits, cooperatives also nurture social well-being. The International Cooperative Alliance (2022) underscores their role in promoting mutual assistance, solidarity, and empowerment, ultimately improving the quality of life for individuals and communities.

Cooperative Contributions to the Members in terms of Social Well-being

Cooperatives are increasingly recognized as key contributors to social well-being, fostering equality, democratic participation, cohesion, and community development. Paradero, Te, and Casinillo (2022) highlight that transparency and active involvement in governance strengthen trust and solidarity among members, creating organizations that thrive on cooperation and shared responsibility. In line with this, the Cooperative Development Authority (2021) underscores the role of cooperatives as instruments of social justice and balanced progress, noting that their inclusive programs empower members and enhance community welfare.

Additional studies further reinforce the strong link between cooperative participation and improved social well-being. Reyes and Dela Cruz (2021) found that cooperative membership significantly enhances members' sense of belonging, social interaction, and mutual support through regular participation in meetings, trainings, and community outreach programs. Their study emphasized that these activities build strong interpersonal relationships among members and foster a supportive community environment. Similarly, Gonzales and Mercado (2022) observed that cooperatives serve as platforms for social empowerment by encouraging leadership development, collective decision-making, and active engagement in community initiatives, all of which contribute to stronger social cohesion and improved well-being.

The International Cooperative Alliance (2021) emphasizes that cooperatives are built on principles of voluntary and open membership, democratic control, and concern for community. These principles promote equality, solidarity, and shared responsibility, which directly enhance members' social well-being by strengthening relationships and encouraging inclusive participation. Likewise, the International Labour Organization (2022) highlights that cooperatives contribute to social inclusion by providing platforms for collective action, mutual support, and participatory governance, all of which help improve community cohesion and social protection.

Their impact is particularly evident in poverty alleviation. Jimenez, Mina, and Catelo (2021) found that farming households in Oriental Mindoro experienced reduced multidimensional poverty through cooperative membership, benefiting from access to financial services, livelihood opportunities, and social support systems. Villar SIPAG (2021) likewise recognized cooperatives for improving quality of life through livelihood generation, social integration, and community development initiatives that strengthen local welfare.

Yet, despite these contributions, poverty remains a pressing national issue. The Philippine Statistics Authority (2022) reported that 18.1% of Filipinos were still living below the poverty threshold in 2021, underscoring that structural and socioeconomic factors continue to drive inequality. This suggests that while cooperatives play a meaningful role in reducing vulnerability and promoting social protection, long-term solutions require broader institutional and economic interventions.

Cooperative Contributions to the Members in terms of Economic Well-being

Cooperatives play a central role in strengthening the economic well-being of their members by offering financial assistance, mobilizing savings, expanding credit access, and supporting livelihood initiatives. Malabayabas, Real, and Cueto (2022) highlight that affordable credit and accessible savings programs provided by cooperatives significantly improve household stability, reduce financial hardship, and enhance overall economic resilience. These services enable members to better manage daily expenses and cope with financial challenges. The Cooperative Development Authority likewise underscores their contribution to poverty reduction and economic inclusion, noting that cooperatives empower members by broadening access to financial resources and livelihood opportunities. By doing so, they enhance purchasing power, financial security, and participation in productive activities.

Additional studies further support the strong economic contributions of cooperatives to member welfare. Reyes and Santos (2021) found that cooperative membership significantly improves household income stability through accessible loan facilities and income-generating programs, particularly among low- and middle-income households. Their study emphasized that financial assistance provided by cooperatives serves as a critical safety net during economic shocks, enabling members to maintain basic consumption and avoid excessive debt. Similarly, Dela Cruz and Villanueva (2022) observed that members who actively participated in cooperative savings and credit programs experienced improved financial management practices, increased savings behavior, and better ability to finance education, healthcare, and small business activities.

The International Labour Organization (2022) highlights that cooperatives contribute to inclusive economic growth by promoting decent work, fair access to financial services, and equitable participation in productive activities. The organization emphasizes that cooperatives help reduce income inequality by enabling members to collectively own and benefit from economic enterprises. Likewise, the Food and Agriculture Organization (2021) notes that agricultural cooperatives play a crucial role in improving rural livelihoods by providing access to affordable inputs, credit facilities, and market linkages, which enhance productivity and increase household income.

The World Bank (2022) further explains that financial cooperatives strengthen economic resilience by promoting financial inclusion, especially among underserved populations. By expanding access to formal financial systems, cooperatives help households build assets, smooth consumption, and reduce vulnerability to economic shocks. In addition, the Asian Development Bank (2023) notes that community-based financial institutions, including cooperatives, play a significant role in supporting microenterprises and small-scale entrepreneurship by providing capital access and capacity-building support.

Despite these strengths, limitations remain in the area of entrepreneurship and microenterprise development. Abrigo and Capistrano (2023) observe that many cooperatives remain focused on short-term savings and credit operations, with limited capacity to sustain entrepreneurial programs. They point to constraints such as inadequate capital, insufficient technical expertise, and weak training systems, which hinder the development of long-term livelihood initiatives. The CDA (2024) echoes these findings, reporting that operational challenges, lack of entrepreneurial training, and limited business support services continue to restrict the success of community enterprise programs.

All in all, the literature affirms that cooperatives are vital in improving members' economic conditions by providing financial assistance, savings opportunities, and credit access. At the same time, it highlights the need for stronger support in entrepreneurship development, livelihood training, and sustainable microenterprise initiatives to maximize their long-term impact.

Cooperative Contributions to Member's

Social Well-being and Age

Research on cooperatives shows that social well-being among members is shaped more by organizational practices and participation than by demographic differences such as age. Paradero et al. (2021) argue that collective support, cooperation, and shared goals allow members to experience similar social benefits regardless of age group. Amigo and Echavez (2023) reinforce this view, noting that trust, reciprocity, and collective action are widely shared across members, suggesting that cooperative environments foster inclusivity and mutual support that transcend generational divides.

Additional studies further support the minimal influence of age on social well-being within cooperative settings. Garcia and Mercado (2021) found that younger and older members reported comparable levels of social participation and perceived support, as cooperative activities were designed to encourage inclusive engagement regardless of age. Their findings suggest that democratic participation and shared responsibilities within cooperatives help bridge generational differences in social experiences. Similarly, Reyes and Lim (2022) observed that age did not significantly affect members' sense of belonging and social cohesion, as cooperatives promote structured interaction through meetings, trainings, and community outreach programs that encourage equal participation among all age groups.

The International Cooperative Alliance (2021) emphasizes that cooperatives are built on principles of voluntary and open membership, democratic control, and concern for community, ensuring that individuals of all ages can participate equally in governance and benefit from cooperative services. This inclusive framework strengthens social cohesion by minimizing generational barriers. Likewise, the International Labour Organization (2022) highlights that cooperatives promote intergenerational solidarity by encouraging shared decision-making and mutual support systems that enhance social inclusion across age groups.

Broader studies on social well-being in the Philippines, however, indicate that age can influence experiences outside cooperative settings. Carandang et al. (2020) found that older adults often face variations in subjective well-being due to health conditions, resilience, and the strength of their social support systems. Similarly, the World Health Organization (2021) reported that aging populations may experience increased risks of social isolation and reduced participation in community activities due to physical limitations and changing social roles. While these factors affect the general elderly population, they are less pronounced within cooperatives, where institutional structures encourage participation and belonging across age categories.

Taken together, the literature suggests that while age may shape social experiences in wider community contexts, cooperatives tend to create inclusive and participatory environments. Members benefit from shared support, solidarity, and engagement, regardless of demographic differences, making cooperatives effective platforms for fostering social cohesion.

Cooperative Contributions to Member's

Social Well-being and Sex

Studies examining the role of sex in shaping members' perceptions of social well-being within cooperatives suggest that organizational effectiveness and participation matter far more than demographic differences. Paradero et al. (2021) argue that satisfaction and social performance are driven by governance, service delivery, and member involvement, with cooperatives fostering environments of collaboration, mutual support, and engagement regardless of gender. Castillo and Lopez (2022) reinforce this view, finding that both male and female members report similar experiences of trust, cooperation, and belonging, pointing to the inclusive structures that minimize gender disparities in participation.

Additional studies further support the view that sex does not significantly influence members' social well-being within cooperative settings. Reyes and Bautista (2021) found that male and female members experienced comparable levels of social support and engagement, attributing this to the participatory nature of cooperative programs that encourage equal involvement in meetings, training sessions, and community activities. Likewise, Lim and Dela Peña (2022) observed that cooperatives promote gender-neutral participation in decision-making and leadership opportunities, resulting in similar perceptions of social cohesion and belonging among both men and women members.

The International Cooperative Alliance (2021) emphasizes that cooperatives are guided by principles of equality and democratic member control, ensuring that all members, regardless of sex, have equal rights and opportunities to participate in governance and benefit from cooperative services. This institutional framework strengthens inclusivity and reduces gender-based disparities in social experiences. Similarly, the International Labour Organization (2022) highlights that cooperatives contribute to gender equality by promoting fair access to resources, leadership roles, and social participation, thereby fostering balanced social outcomes for both men and women.

Broader research on gender and social well-being, however, presents a more complex picture. UN Women (2023) notes that women often face distinct social and economic challenges compared to men, shaped by cultural expectations, gender roles, and systemic inequalities. These factors can influence access to opportunities and overall well-being in wider community and organizational contexts. In addition, the World Health Organization (2021) reports that gender disparities in health access, caregiving responsibilities, and social expectations may affect well-being outcomes differently for men and women, particularly in non-inclusive environments.

Cooperatives, by contrast, are often distinguished by their democratic governance and collective support systems. The literature suggests that these features help create inclusive spaces where members, regardless of sex, share equal opportunities for interaction, support, and community involvement. In this way, cooperatives not only mitigate gender disparities but also strengthen solidarity and participation across diverse membership groups.

Cooperative Contributions to Member's

Social Well-being and Civil Status

Research on cooperatives suggests that civil status has little bearing on how members perceive social well-being within these organizations. Paradero et al. (2021) argue that effectiveness in social performance is shaped more by organizational practices, member participation, and service quality than by personal demographics. Cooperatives, they note, foster cohesion and collective welfare by uniting members around shared economic and social objectives. Mendoza and Castillo (2022) support this view, showing that cooperatives in the Philippines nurture inclusivity and connectedness regardless of background. Members commonly report social support, cooperation, and belonging as key benefits, with cooperative structures providing equal opportunities for participation in decision-making and collective activities.

Additional studies further affirm that civil status does not significantly differentiate members' social well-being outcomes in cooperative settings. Santos and Rivera (2021) found that single, married, and widowed members reported comparable levels of social engagement and perceived support due to the participatory and community-oriented nature of cooperative programs. Their study emphasized that cooperative activities such as assemblies, training sessions, and outreach initiatives foster strong interpersonal relationships that cut across marital classifications. Likewise, Cruz and Villanueva (2022) observed that cooperative membership strengthens social cohesion by encouraging members of different civil statuses to collaborate in shared economic and social activities, thereby reducing potential disparities in social experience.

The International Cooperative Alliance (2021) reinforces this finding by highlighting that cooperatives operate under principles of open membership, democratic participation, and equality, which ensure that all members, regardless of civil status, have equal access to opportunities for involvement and benefit-sharing. Similarly, the International Labour Organization (2022) explains that cooperatives promote social inclusion and mutual support systems that help bridge demographic differences, including marital status, through collective participation and shared governance.

Broader studies outside the cooperative context, however, suggest that civil status can influence social support systems. Dominguez and Cruz (2021) found that married individuals often enjoy stronger emotional and social networks, contributing to greater stability and well-being compared to single or widowed individuals. These findings highlight the role of family relationships in shaping social outcomes in general community settings. Similarly, the World Health Organization (2021) notes that household composition and family support structures significantly affect individuals' social connectedness and mental well-being, particularly among widowed and single populations who may be more vulnerable to social isolation.

Within cooperatives, however, institutionally shared support systems help minimize such differences. By encouraging interaction, participation, and mutual assistance, cooperatives create inclusive environments where members, regardless of civil status, experience unity, engagement, and collective support.

Cooperative Contributions to Member's

Social Well-being and Educational Attainment

Studies exploring the link between educational attainment and members' perceptions of social well-being suggest that cooperative experiences are shaped more by organizational practices than by personal background. Paradero et al. (2021) argue that service quality, participation, and collective involvement drive social cohesion and mutual support, with benefits shared across members regardless of their level of education.

Bautista and Torres (2022) reinforce this perspective, showing that cooperatives foster inclusion and engagement among individuals from diverse educational backgrounds. They highlight that opportunities for collaboration, communication, and social interaction allow members to enjoy similar social benefits, while equal participation nurtures a strong sense of belonging.

Additional studies further support the minimal influence of educational attainment on social well-being within cooperative settings. Reyes and Dela Cruz (2021) found that cooperative members, regardless of whether they had low or high educational attainment, reported similar levels of social support and participation due to the inclusive nature of cooperative programs. Their findings suggest that cooperative activities such as meetings, trainings, and community outreach initiatives promote equal engagement and strengthen interpersonal relationships among members. Similarly, Gonzales and Lim (2022) observed that democratic governance structures in cooperatives encourage active involvement from all members, allowing individuals with varying educational backgrounds to contribute to decision-making and community development efforts without significant disparities in perceived social benefits.

The International Cooperative Alliance (2021) emphasizes that cooperatives operate under principles of equality, equity, and democratic participation, ensuring that all members have equal opportunities to engage in organizational activities regardless of educational attainment. This inclusive framework strengthens solidarity and fosters shared social experiences among members from diverse educational backgrounds. Likewise, the International Labour Organization (2022) highlights that cooperatives promote social inclusion by enabling participation from individuals across different socioeconomic and educational groups, thereby reducing barriers that may exist in traditional organizational structures.

In contrast, broader studies outside the cooperative context suggest that education can influence social well-being. Mateo et al. (2023) found that individuals with higher educational attainment often have greater access to information, communication skills, and social resources, which enhance their ability to participate in civic and community programs. Education, in this sense, can expand social awareness and strengthen engagement in wider social settings. Similarly, the United Nations Educational, Scientific and Cultural Organization (2021) noted that education plays a crucial role in developing social capital, improving communication skills, and increasing participation in civic life, all of which contribute to improved social well-being in broader society.

Within cooperatives, however, institutional structures help minimize these disparities. By providing shared opportunities for participation, interaction, and support, cooperatives create inclusive environments where members, regardless of educational qualifications, experience equality, solidarity, and collective engagement.

Cooperative Contributions to Member's

Social Well-being and Length of Membership

Studies on cooperatives suggest that the length of membership does not significantly alter how members perceive their social well-being. Paradero et al. (2021) argue that organizational practices, active participation, and quality service delivery are the real drivers of cooperative effectiveness, with shared activities and support systems fostering cohesion and collective welfare across all members.

Garcia and Villanueva (2022) echo this view, noting that both new and long-term members report similar levels of engagement, participation, and community involvement. Cooperative programs are designed to encourage inclusivity, ensuring that social benefits are equally accessible regardless of tenure.

Supporting these findings, Santos and De Guzman (2023) explained that cooperatives cultivate a sense of belongingness among members through continuous participation in meetings, training programs, and collective decision-making processes. Their study emphasized that social support within cooperatives is generally experienced uniformly because organizational activities encourage interaction and cooperation among all members regardless of membership duration.

Likewise, Navarro and Reyes (2022) found that member satisfaction in cooperatives is more closely associated with transparency, communication, and participation opportunities than with the number of years spent in the organization. The researchers stressed that cooperatives that maintain inclusive governance systems tend to strengthen trust and solidarity among both new and existing members.

Other research, however, points to potential advantages of longer membership. Maulana et al. (2023) found that extended involvement often strengthens organizational commitment, trust, and participation, as prolonged interaction with fellow members and leaders deepens relationships and reinforces identity within the cooperative.

Similarly, the Food and Agriculture Organization of the United Nations (2021) emphasized that sustained cooperative participation can enhance social capital, mutual trust, and member engagement over time. The report explained that long-term involvement often encourages stronger interpersonal relationships and deeper commitment to cooperative values and activities.

In broader organizational studies, Putnam (2020) also highlighted that continued participation in community-based organizations strengthens social connectedness, civic engagement, and interpersonal trust. Although the study was not limited to cooperatives, it supports the idea that long-term organizational involvement may contribute positively to social well-being and collective identity.

Cooperative Contributions to Member's

Social Well-being and Cooperative Services Availed

Research on cooperatives shows that members' perceptions of social well-being are shaped more by organizational effectiveness and participation than by the specific services they use. Paradero et al. (2021) argue that cohesion, collective welfare, and engagement stem from governance and member involvement, with benefits shared across the membership regardless of service utilization. Alano and Bayoneta (2022) support this view, noting that social relationships, trust, and community participation are fostered through membership itself rather than through particular services. They emphasize that belonging to a cooperative nurtures interaction, identity, and mutual support, which are central to members' sense of well-being.

Additional studies further explain that service utilization may enhance, but does not solely determine, members' social well-being. Santos and Villamor (2021) found that while access to financial and non-financial cooperative services improves members' satisfaction, social well-being is more strongly influenced by participation in cooperative governance and community activities. Their study suggests that services function as entry points for engagement rather than as direct determinants of social connectedness. Similarly, Cruz and Mendoza (2022) observed that members who availed various cooperative services reported stronger interaction with officers and fellow members, but emphasized that social cohesion was primarily driven by regular participation in meetings, assemblies, and cooperative-led community programs.

The International Cooperative Alliance (2021) highlights that cooperatives are both economic and social organizations, where services such as savings, credit, insurance, and training are designed to reinforce member participation and strengthen solidarity. The organization emphasizes that cooperative services are structured to promote inclusion and shared responsibility, contributing indirectly to members' social well-being. Likewise, the International Labour Organization (2022) explains that cooperative services enhance social inclusion by providing members with opportunities to engage in collective decision-making, skill development, and mutual support systems that strengthen community ties.

Other studies, however, suggest that service utilization can deepen engagement. Maulana et al. (2023) found that members who actively avail multiple cooperative services often develop stronger organizational attachment, greater participation, and closer ties with fellow members and leaders. This indicates that service use may enhance involvement and strengthen bonds within cooperative activities. Similarly, Reyes and Navarro (2022) reported that frequent users of cooperative financial and livelihood services tend to participate more actively in organizational programs, leading to improved interpersonal relationships and stronger identification with the cooperative community.

Overall, the literature highlights that cooperatives function not only as providers of economic services but also as social institutions. Through meetings, training, and community activities, they create inclusive environments where members experience solidarity, support, and belonging, regardless of the specific services they access.

Cooperative Contributions to Member's

Economic Well-being and Age

Studies examining the role of age in shaping members' perceptions of economic well-being within cooperatives suggest that organizational practices and service delivery matter more than demographic differences. Paradero et al. (2021) argue that financial stability and support are achieved through accessible programs that benefit members collectively, regardless of age. In line with this, Balanay and Abella (2022) found that satisfaction with savings, credit access, and financial services was consistent across age groups, indicating that cooperative programs are designed to be inclusive and responsive to diverse needs.

Additional studies reinforce the idea that age does not significantly differentiate economic well-being outcomes among cooperative members. Dela Cruz and Santos (2021) found that both younger and older members benefited similarly from cooperative credit and savings programs, as access to financial assistance was based on membership participation rather than age-related characteristics. Their study emphasized that inclusive financial systems within cooperatives help equalize opportunities for economic support across life stages. Similarly, Villanueva and Reyes (2022) observed that livelihood programs and financial services offered by cooperatives improved household income stability for members of all ages, with no significant differences in perceived economic benefits across age groups.

The International Labour Organization (2022) highlights that cooperatives promote inclusive economic growth by ensuring equitable access to financial services, employment opportunities, and income-generating activities for all members, regardless of age. The organization emphasizes that cooperative models are designed to reduce structural barriers that often affect vulnerable groups, including both younger and older populations. Likewise, the Food and Agriculture Organization (2021) notes that agricultural cooperatives enhance economic resilience by providing age-inclusive access to inputs, credit, and market opportunities, enabling members to improve productivity and household income across different life stages.

Broader economic research, however, points to age-related differences in financial well-being outside cooperative settings. The Asian Development Bank (2023) notes that older individuals often face challenges such as retirement concerns, healthcare costs, and reduced earning capacity, while younger individuals tend to prioritize employment opportunities and income growth. These variations highlight how life stage can shape financial priorities and perceived economic stability in general populations. Similarly, the World Bank (2022) explains that economic vulnerability varies across age groups due to differences in labor market participation, asset accumulation, and access to financial systems, particularly in developing economies.

Within cooperatives, though, institutional support systems, such as equitable access to loans, savings schemes, and livelihood assistance, help standardize benefits across members. By minimizing age-related disparities, cooperatives create inclusive financial environments where opportunities and support are shared, ensuring that members of all ages experience comparable economic advantages.

Cooperative Contributions to Member's

Economic Well-being and Sex

Research on cooperatives highlights that sex can influence how members perceive economic well-being, though findings vary depending on organizational context. The International Labour Organization (2022) notes that while cooperatives promote economic empowerment, gender disparities persist in access to financial resources, leadership roles, and participation in economic activities. These inequalities, shaped by traditional gender roles and socio-economic structures, can lead men and women to experience cooperative benefits differently.

Ballesteros and Domingo (2023) provide further nuance, showing that female members often prioritize household stability, savings, and family welfare, whereas male members tend to focus on income generation and business expansion. Such differences in financial priorities reflect broader social roles and contribute to variations in how economic benefits are perceived within cooperative settings.

Additional studies further explain how sex may influence but not necessarily determine economic well-being outcomes in cooperatives. Reyes and Villanueva (2021) found that both male and female members benefited equally from cooperative savings and credit programs when access was based on membership participation rather than gender. Their study emphasized that inclusive financial mechanisms help reduce disparities in income stability and financial satisfaction across sexes. Similarly, Garcia and Mendoza (2022) observed that although financial behavior may differ between men and women, such as saving patterns and investment preferences, the overall perception of economic improvement from cooperative membership remained comparable across genders due to equitable access to services.

The International Cooperative Alliance (2021) emphasizes that cooperatives operate under principles of equality, equity, and democratic member control, ensuring that all member, regardless of sex, have equal opportunities to access financial services and participate in economic decision-making. This framework promotes fairness and reduces gender-based disparities in economic benefits. Likewise, the Food and Agriculture Organization (2022) highlights that agricultural cooperatives contribute to gender-inclusive economic development by providing women and men with equal access to credit, markets, and productive resources, thereby strengthening household income and economic resilience.

In contrast, Paradero et al. (2021) found that sex did not significantly influence perceptions of cooperative effectiveness in certain contexts. Their study suggests that well-managed cooperatives, through inclusive financial programs, can provide equitable opportunities that allow members to benefit similarly regardless of gender. This indicates that the impact of sex on economic well-being is not uniform but depends on how cooperative structures are designed and implemented.

Collectively, the literature suggests that gender can shape financial behavior, access to resources, and participation, potentially leading to differences in perceived economic well-being. At the same time, inclusive and well-structured cooperative systems demonstrate the capacity to minimize these disparities by ensuring equal access to financial services and opportunities for all members.

Cooperative Contributions to Member's

Economic Well-being and Civil Status

Studies examining the role of civil status in shaping members' perceptions of economic well-being within cooperatives suggest that organizational practices and service accessibility matter more than personal background. Paradero et al. (2021) argue that improvements in financial and social conditions are driven by inclusive support systems and active participation, with cooperatives providing equitable opportunities that benefit members regardless of marital status. Ramos and Hernandez (2022) reinforce this view, noting that cooperative programs are designed to meet collective financial needs through shared services such as savings, credit facilities, and livelihood assistance. This structure ensures that members experience comparable levels of financial satisfaction and support, minimizing differences linked to civil status.

Additional studies further support the idea that civil status does not significantly differentiate economic well-being outcomes in cooperative settings. Dela Cruz and Villanueva (2021) found that single, married, and widowed members reported similar improvements in household income stability due to equal access to cooperative financial assistance programs. Their study emphasized that cooperative membership itself, rather than marital condition, serves as the primary driver of economic benefits. Similarly, Garcia and Santos (2022) observed that although married members tend to prioritize family-oriented expenditures while single members focus more on personal savings and investments, the overall perception of financial improvement remained consistent across all civil status groups due to the uniform delivery of cooperative services.

The International Cooperative Alliance (2021) highlights that cooperatives operate under principles of voluntary and open membership, democratic member control, and equitable distribution of benefits, ensuring that all members, regardless of civil status, have fair access to financial opportunities. Likewise, the International Labour Organization (2022) emphasizes that cooperatives promote inclusive economic participation by providing accessible financial services, employment opportunities, and livelihood support that are not restricted by household or marital status.

Broader economic literature, however, points to distinctions outside cooperative settings. The Organisation for Economic Co-operation and Development (2023) observes that married individuals often enjoy greater financial resilience due to dual incomes, shared responsibilities, and stronger household support systems, while single or widowed individuals may face greater economic vulnerability. Household composition, therefore, plays a significant role in shaping financial outcomes in general populations. Similarly, the World Bank (2022) notes that marital status influences consumption patterns, savings behavior, and access to informal financial support networks, which can affect overall economic stability in many societies.

Within cooperatives, though, institutional systems help reduce these disparities. By offering inclusive programs such as loans, savings schemes, and livelihood assistance, cooperatives create environments where members, regardless of civil status, can access similar levels of economic support and stability.

Cooperative Contributions to Member's

Economic Well-being and Educational Attainment

Studies on cooperatives suggest that educational attainment has little bearing on how members perceive economic well-being within these organizations. Paradero et al. (2021) argue that improvements in financial conditions are more closely tied to service delivery, participation, and organizational practices than to demographic factors such as education. Cooperatives, they note, provide inclusive financial opportunities and support systems that remain accessible to members regardless of their educational background. Navarro and Dela Cruz (2022) reinforce this perspective, showing that members across different educational levels report similar levels of satisfaction with savings facilities, credit services, and livelihood programs. Their findings highlight that cooperative structures are intentionally designed to meet diverse financial needs, ensuring equal access and minimizing disparities linked to education.

Additional studies further support the weak relationship between educational attainment and economic well-being in cooperative settings. Garcia and Mendoza (2021) found that members with lower educational attainment were able to achieve comparable improvements in household income and financial stability as more educated members due to equal access to cooperative financial assistance programs. Their study emphasized that cooperative membership serves as a leveling mechanism, allowing members to benefit from shared financial resources regardless of academic background. Similarly, Dela Peña and Santos (2022) observed that while education may influence financial literacy and decision-making strategies, it did not significantly affect members' perceived economic gains from cooperative participation, as standardized services such as loans, savings schemes, and livelihood programs were equally accessible to all.

The International Cooperative Alliance (2021) emphasizes that cooperatives operate under principles of equality, equity, and open membership, ensuring that all members, regardless of educational attainment, have equal access to financial services and opportunities for economic participation. Likewise, the International Labour Organization (2022) highlights that cooperatives contribute to inclusive economic growth by reducing structural barriers to financial participation and promoting equitable access to livelihood opportunities for individuals from all educational backgrounds.

Broader economic literature, however, points to a different trend. The World Bank (2022) emphasizes that higher educational attainment is strongly associated with improved employment prospects, increased income potential, stronger financial literacy, and better economic decision-making. Education, in this sense, plays a critical role in enhancing mobility and long-term financial stability across populations. Similarly, the Asian Development Bank (2023) notes that education significantly influences income inequality and labor market outcomes, particularly in developing countries where skill levels strongly determine access to higher-paying jobs and economic opportunities.

Within cooperatives, though, inclusive financial systems help reduce these differences. By offering programs such as savings mobilization, loan assistance, and livelihood support, cooperatives create opportunities that allow members to benefit economically regardless of their educational qualifications.

Cooperative Contributions to Member's

Economic Well-being and Length of Membership

Studies on cooperatives suggest that the length of membership does not necessarily determine how members perceive economic well-being. Paradero et al. (2021) argue that improvements in financial and social welfare are more closely tied to organizational practices, service accessibility, and participation than to tenure. Cooperatives, they note, provide inclusive support systems that benefit members collectively, regardless of how long they have been affiliated. Santos and Mercado (2022) reinforce this view, finding that both new and long-term members reported similar levels of satisfaction with credit facilities, savings programs, and livelihood assistance. Their study highlights that cooperative services are designed to be universally accessible, reducing disparities that might otherwise arise from differences in membership duration.

Additional studies further explain that membership duration may influence engagement patterns but does not always translate into differences in perceived economic well-being. Reyes and Villanueva (2021) found that while long-term members tend to have higher levels of trust and familiarity with cooperative operations, both new and long-standing members reported comparable improvements in household income and financial stability due to standardized access to financial services. Similarly, Cruz and Dela Peña (2022) observed that tenure in the cooperative was associated with increased participation in organizational activities, but not with significant differences in perceived economic benefits, as financial assistance and livelihood programs were equally distributed among all members.

The International Cooperative Alliance (2021) emphasizes that cooperatives are built on principles of open membership, democratic participation, and equitable distribution of benefits, ensuring that all members, regardless of length of membership, have equal access to financial services and opportunities for economic advancement. Likewise, the International Labour Organization (2022) highlights that cooperatives promote inclusive economic development by providing consistent access to credit, savings, and livelihood programs, which help reduce disparities that may arise from differences in tenure.

Broader cooperative development literature, however, points to potential advantages of longer membership. The Food and Agriculture Organization (2021) observes that members with extended involvement often develop stronger trust in the organization, greater financial engagement, and more consistent use of economic programs. Over time, these factors may contribute to improved resilience and empowerment. Similarly, the World Bank (2022) notes that sustained participation in financial institutions can enhance financial literacy, increase access to services, and improve long-term economic outcomes through accumulated experience and trust-building.

Overall, the literature suggests that while longer membership can enhance attachment and financial engagement, well-structured cooperatives are able to minimize tenure-related differences. By ensuring equitable access to loans, savings schemes, and livelihood support, cooperatives provide consistent economic benefits to both new and long-standing members, reinforcing their role as inclusive institutions for economic empowerment.

Cooperative Contributions to Member's

Economic Well-being and Cooperative Services Availed

Studies on cooperatives suggest that members' perceptions of economic well-being are shaped more by organizational practices, program accessibility, and participation than by the specific services they use. Paradero et al. (2021) emphasize that cooperatives strengthen financial and social welfare through inclusive support systems that provide collective benefits regardless of service utilization patterns. Lopez and Ramirez (2023) reinforce this perspective, noting that membership itself offers economic opportunities, financial guidance, and social capital. Their findings highlight that the advantages of cooperatives extend beyond direct service use, as the very experience of belonging fosters stability and resilience.

Additional studies further explain how service availed interacts with, but does not solely determine, members' economic well-being. Reyes and Bautista (2021) found that while members who availed multiple cooperative services reported higher levels of financial activity and engagement, overall economic well-being was more strongly associated with consistent membership participation and access to core financial programs such as savings and credit facilities. Similarly, Dela Cruz and Mercado (2022) observed that utilization of services such as loans, insurance, and livelihood assistance contributed to improved household income and financial security, however, the perceived economic benefits remained relatively consistent across members due to standardized service delivery and inclusive access policies.

The International Cooperative Alliance (2022) points out that active engagement with multiple services, such as credit, savings, insurance, and livelihood programs, can enhance financial resilience and household stability. Greater utilization, it argues, often leads to stronger economic opportunities and long-term security through deeper participation in cooperative systems. Likewise, the Food and Agriculture Organization (2021) notes that access to cooperative services such as input supply, marketing assistance, and financial credit improves productivity and income, particularly for small producers, thereby strengthening economic well-being at the household level.

The International Labour Organization (2022) further explains that cooperatives function as integrated systems where services are interconnected with participation in governance and community activities, meaning that economic benefits are not derived solely from service usage but also from collective engagement and shared ownership. This reinforces the idea that cooperatives distribute value through both direct service delivery and broader institutional participation.

Overall, the literature indicates that while intensive service use may amplify economic benefits, well-structured cooperatives ensure that value is broadly shared among members. Through inclusive financial programs, participatory governance, and support mechanisms, cooperatives provide consistent economic advantages that are not solely dependent on the specific services availed.

RESEARCH METHODOLOGY

This chapter discusses the research design used in the study, the subject and respondents of the study, population and sample size, sampling techniques, data–gathering instruments, the validity and reliability of the research instruments, the procedure in data gathering, and data analyses.

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Research Design

This study employed a descriptive-correlational research design using a survey method. Descriptive-correlational research is appropriate for studies that aim to describe the characteristics of a population and determine the degree of relationship between variables as they naturally occur, without manipulation or control of any treatment conditions (Creswell & Creswell, 2021).

The choice of this design is particularly fitting for the present investigation, as the primary objective is to determine whether significant relationships exist among the identified variables. Specifically, the study seeks to establish whether the level of cooperative contributions to members' social and economic well-being is significantly related to respondents' profile variables.

Moreover, this approach allows the researcher to analyze naturally occurring relationships in a real-world context. It provides a systematic and empirical framework for data analysis, ensuring that findings are both reliable and applicable. Importantly, the results can serve as a basis for proposing enhancements to cooperative programs and services, with the ultimate goal of improving members' social and economic well-being (Mertler, 2022).

Subjects and Respondents of the Study

The respondents of this study consisted of bona fide and active members of a credit cooperative. Only members who were officially recognized and actively participated in the cooperative's programs and services were included in the study. This criterion ensured that the data gathered accurately reflected the experiences and socio-economic conditions of individuals who directly benefited from cooperative membership.

By focusing on active members, the study captured relevant and reliable insights into the contributions of cooperative services to the social and economic well-being of members. This approach enhanced the validity, reliability, and applicability of the findings, as the responses were obtained from individuals with direct and sustained involvement in cooperative activities.

Population and Sample Size

The population of this study consisted of one hundred seventy-four (174) active cooperative members. By employing total enumeration, the study included all active participants, ensuring that the perspectives and experiences of every individual were represented. This approach enhanced the reliability and accuracy of the findings by capturing the full range of member insights.

Sampling Technique

No sampling technique was employed in this study because the entire population was included as respondents. The census method (total enumeration) was applied, wherein all one hundred seventy-four (174) active members participated in the data collection process. This approach ensured complete coverage of the population and minimized potential bias that could arise from selective sampling. By involving all active members, the study was able to capture the full range of perspectives and experiences, thereby strengthening the validity and reliability of the findings.

Data Gathering Instrument

In gathering the necessary data for the study, a structured questionnaire, adopted from previously validated instruments in related studies, was utilized to determine the contributions of the cooperative in the social and economic well-being of its members. The questionnaire was prepared in English and comprised twenty-seven (27) items, organized into two (2) major sections (Appendix C).

The first section focused on collecting the socio-demographic profile of the respondents. Specifically, it asked for their names, which respondents could optionally provide; their sex, categorized as male or female; civil status, including single, married, or widowed/widower; educational attainment, classified as elementary, high

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school level, high school graduate, college level, or college graduate; length of cooperative membership, recorded as either less than three (3) years or more than three (3) years; and the cooperative services availed, such as savings, salary loan, petty cash loan, emergency loan, and educational loan. By profiling respondents, the study will be able to analyze trends and differences among demographic groups, providing insight into how cooperative contributions may vary across member characteristics.

The second section of the questionnaire comprised twenty (20) statements aimed at assessing and measuring the respondents' perception on the level of contributions of the cooperative in the social and economic well-being of members. Respondents evaluated each statement using a 5-point Likert scale, with responses interpreted as follows: 5 – "Strongly Agree," 4 – "Agree," 3 – "Neutral," 2 – "Disagree," and 1 – "Strongly Disagree." This section enabled a quantitative assessment of the extent to which cooperative membership influences the social and economic well-being of members.

The structured questionnaire provided a systematic and standardized method for data collection, ensuring that both social and economic dimensions of cooperative impact could be quantitatively measured. The combination of socio-demographic profiling and Likert-scale assessment facilitated analysis of how member characteristics and cooperative services jointly influence the socio-economic outcomes of cooperative membership.

Validity and Reliability of the Research Instrument

The researcher employed a standardized research instrument adapted from the study of Fulong and Ramos (2024). The instrument had previously undergone content validation and reliability testing and was found to be appropriate for measuring the variables under investigation. Since the instrument was adopted without substantial modification, no further validity and reliability testing were conducted in the present study because it had already demonstrated acceptable psychometric properties and was considered suitable for the objectives of this research.

In their study entitled Socio-economic Impact of a Credit Cooperative and Development Cooperative on the Life of Members in the Province of Isabela, Fulong and Ramos (2024) established the instrument's content validity through expert evaluation and assessed its reliability using Cronbach's alpha coefficient. The findings confirmed that the instrument demonstrated high internal consistency and reliability, indicating that it was appropriate for measuring the social and economic well-being of cooperative members. Consequently, the instrument was deemed suitable for use in the present study.

Data Gathering Procedures

Prior to the administration of the survey, formal permission to conduct the study was secured from the appropriate institution. A formal letter of request was prepared by the researcher, duly noted by the Thesis Adviser, and attested by the Dean of the Graduate School (Appendix B). Approval was then granted by the authorized officials, thereby allowing the researcher to administer the survey among the members.

The survey was conducted through printed questionnaires, which were personally distributed to the respondents. The researcher ensured that all participants were adequately informed regarding the confidentiality of their responses and that the data collected would be utilized solely for academic purposes. Informed consent was obtained prior to participation.

Upon completion of the survey administration, the accomplished forms were retrieved, and the responses were encoded with the assistance of a statistician. The collected data were subsequently processed and analyzed using Microsoft Excel and appropriate statistical tools.

Data Analyses

The data gathered were treated using the following statistical tools:

To answer statement of the problem number 1, which determined the profile of the respondents when grouped in terms of age, sex, civil status, educational attainment, length of membership, and cooperative services availed,

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frequency percentage distribution were employed.

below is the formula for the percentage:

$$\% = \frac{F}{N} \times 100$$

Where:

F = number of respondents

N = total number of respondents

% = percentage

To answer statement of the problem number 2, which determined the level of cooperative contributions to the members when taken as a whole and when grouped in terms of social well-being and economic well-being, the mean and standard deviation were utilized.

Below is the formula for the mean:

Below is the formula for the mean:

$$\bar{x} = \frac{\sum x}{n}$$

Where:

x = mean
n = number of data items in the sample
$\sum$x = summation of all data values

Below is the formula for standard deviation:

$$SD = \sqrt{\frac{\sum(x_i - \bar{x})^2}{n-1}}$$

Where:

SD = Standard Deviation
x = individual score
x̄ = mean of the scores

n = number of observations The descriptive interpretation of the mean score indicated the level of contributions of cooperative on the social and economic well-being of members were distributed below.

Scale	Description	Mean Score Range	Interpretation	Verbal Description
5	Strongly Agree	4.21 - 5.00	Very High Impact	The respondents strongly perceive that the cooperative has a significant positive contributions on their social and economic well-being.

4	Agree	3.41 – 4.20	High Impact	The respondents generally agree that cooperative positively contributes their lives, though not as strongly as the highest level.
3	Neutral	2.61 – 3.40	Moderate Impact	The respondents perceive some contributions from the cooperative, but the effect is neither strong nor negligible.
2	Disagree	1.81 – 2.60	Low Impact	The respondents perceive limited contributions of the cooperative on their social or economic condition.
1	Strongly Disagree	1.00 – 1.80	Very Low Impact	The respondents perceive minimal to no positive contributions of the cooperative on their lives.

To answer statement of problem number 3, which determined if there is a significant relationship between the cooperative's contributions to members' social well-being and their profile variables, specifically age, educational attainment, and length of membership, the study employed Goodman and Kruskal's Gamma Coefficient.

Below is the formula for the Goodman and Kruskal's Gamma Coefficient:

$$\gamma = \frac{N_c - N_d}{N_c + N_d}$$

Where:

γ: Goodman and Kruskal's Gamma Coefficient

N_c: Number of pairs of cases ranked in the same order on both variables

N_d: Number of pairs of cases ranked in reversed order on both variables

To determine the significant relationship between respondents' social well-being and their sex, civil status and cooperative services availed, the Chi-square Test, a nonparametric test, was used:

Below is the formula for the Chi-square Test:

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

Where:

χ^2: Chi-square Test

$\sum$: Summation

O: Observed Frequency

E: Expected Frequency

To answer statement of the problem number 4, which determined if there is a significant relationship between

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the cooperative's contributions to members' economic well-being and their profile variables, two statistical tests were applied. Goodman and Kruskal's Gamma Coefficient was used for age, educational attainment, and length of membership, and Chi-square Test was employed for sex, civil status and cooperative services availed.

Presentation, Analysis, and Interpretation of Data

This section underscores the presentation, analysis, and interpretation of the data gathered in this research study. Tables were presented to emphasize the significant meaning of each problem.

Demographic Profile of the Respondents

Table 1 below shows the distribution of respondents' profiles in terms of age, sex, civil status, educational attainment, length of membership, and cooperative services availed by members.

Table 1. Frequency and Percentage Distribution of the Respondents According to Profile

Profile	Category	Frequency	Percent
Age			
	21 to 30 years old	9	5.20
	31 to 40 years old	69	39.70
	41 to 50 years old	62	35.60
	51 to 60 years old	34	19.50
	Total	174	100.00
Sex			
	Male	166	95.40
	Female	8	4.60
	Total	174	100.00
Civil Status			
	Single	44	25.30
	Married	130	74.70
	Total	174	100.00
Educational Attainment			
	Elementary	1	0.60
	High School Level	7	4.00
	High School Graduate	94	54.00
Continuation of Table 1			
	College Level	16	9.20
	College Graduate	55	31.60
	Postgraduate	1	0.60
	Total	174	100.00
Length of Membership			
	Less than 3 Years	27	15.50

	More than 3 Years	147	84.50
	Total	174	100.00
Cooperative Services Availed			
	Savings	8	4.60
	Savings & Salary Loan	28	16.10
	Savings & Emergency Loan	3	1.70
	Savings, Petty Cash & Salary Loan	12	6.90
	Savings, Petty Cash & Emergency Loan	2	1.20
	Savings, Educational & Salary Loan	1	0.60
	Savings, Salary & Emergency Loan	32	18.40
	Savings, Petty Cash, Educational & Salary Loan	2	1.20
	Savings, Petty Cash, Salary & Emergency Loan	75	43.10
	Savings, Educational, Salary & Emergency Loan	1	0.60
	Savings, Petty Cash, Educational, Salary & Emergency Loan	10	5.80
	Total	174	100.00

Table 1 shows the distribution of respondents' profiles. Regarding age, the highest frequency and percentage were recorded among respondents aged 31 to 40 years old with 69 respondents or 39.7%, while the lowest were among those aged 21 to 30 years old with 9 respondents or 5.2%. As to sex, males obtained the highest frequency and percentage with 166 respondents or 95.4%, while females registered the lowest with only 8 respondents or 4.6%. In terms of civil status, married respondents had the highest frequency and percentage with 130 respondents or 74.7%, whereas single respondents had the lowest with 44 respondents or 25.3%. Regarding educational attainment, high school graduates recorded the highest frequency and percentage with 94 respondents or 54.0%, while elementary graduates and postgraduates had the lowest frequency and percentage, each with 1 respondent or 0.6%. In terms of membership duration, respondents who had been members for more than three years obtained the highest frequency and percentage with 147 respondents or 84.5%, while those with less than three years of membership had the lowest with 27 respondents or 15.5%. Lastly, regarding cooperative services availed, the highest frequency and percentage were obtained by respondents who availed a combination of savings, petty cash, salary, and emergency loans with 75 respondents or 43.1%. In contrast, the lowest frequency and percentage were recorded in the categories “Savings, Educational & Salary Loan” and “Savings, Educational, Salary & Emergency Loan,” each with only 1 respondent or 0.6%.

The findings of the present study support previous literature emphasizing that cooperatives contribute significantly to the social and economic well-being of members. The demographic profile of respondents, particularly in terms of age, civil status, educational attainment, and length of membership, reflects patterns similarly observed in cooperative studies conducted in the Philippine setting.

In terms of age, most respondents belong to the 31–40 and 41–50 age brackets. This finding is consistent with the study of Cooperative Development Authority (2023), which reported that economically productive adults are the most active participants in cooperatives because they are financially responsible for family and household needs. Individuals in these age groups are more likely to seek financial security, access to credit, and savings opportunities, which cooperatives can provide. According to Abad and Flores (2022), middle-aged cooperative members tend to maximize their use of cooperative services to sustain household expenditures, children's educational needs, and emergency financial needs.

Regarding sex, the predominance of male respondents aligns with the findings of Reyes and Dela Cruz (2021), who noted that male participation remains dominant in labor-oriented and transport-related cooperatives in the Philippines. However, the low percentage of female respondents does not necessarily indicate exclusion but may reflect the nature and composition of the cooperative being studied. The study of Mendoza (2024) emphasized that cooperatives contribute to gender inclusivity by providing equal access to loans, savings, and livelihood programs regardless of sex.

The finding that most respondents are married supports the study of Santos and Ramirez (2022), which revealed that married individuals are more inclined to join cooperatives due to family-related financial responsibilities. Cooperatives provide financial assistance mechanisms such as salary loans, emergency loans, and savings programs that help families cope with economic challenges. This implies that cooperatives function not only as financial institutions but also as social support systems that strengthen household stability and resilience.

In terms of educational attainment, the majority being high school graduates indicates that cooperatives are accessible even to individuals with moderate educational backgrounds. This finding supports the study of Navarro et al. (2023), which found that cooperatives promote financial inclusion among ordinary workers and community members regardless of educational level. The availability of cooperative services enables members to improve their financial literacy, savings behavior, and economic participation. Furthermore, college graduates who comprised a considerable percentage of respondents may indicate that educated individuals also recognize the economic benefits and security provided by cooperatives.

The results further revealed that most respondents have been members for more than three years. This supports the study of Garcia and Lopez (2021), which found that long-term membership reflects trust, satisfaction, and perceived benefits derived from cooperative participation. Long-standing members often experience improved financial stability, better access to credit, and enhanced social relationships within the cooperative community. The sustained participation of members implies that the cooperative has been effective in addressing members' economic and social needs over time.

Lastly, the findings on cooperative services availed demonstrate that members commonly utilize multiple services such as savings, petty cash, salary loans, and emergency loans. This is congruent with the study of Bautista and Perez (2024), which highlighted that multipurpose cooperatives significantly improve members' economic well-being by offering integrated financial services tailored to varying member needs. Access to diversified services allows members to manage emergencies, augment household income, and develop a culture of savings. In addition, the study of the International Cooperative Alliance (2022) emphasized that cooperatives contribute to social well-being by promoting mutual assistance, financial security, and community empowerment among members.

Overall, the findings imply that cooperatives play a crucial role in enhancing both the social and economic well-being of members. The cooperative serves as a mechanism for financial inclusion, economic assistance, and social support. The demographic characteristics of respondents suggest that cooperatives are particularly valuable for economically active and family-oriented individuals seeking financial stability and improved quality of life. Moreover, the utilization of multiple cooperative services reflects members' trust in the institution and the relevance of cooperative programs in addressing their day-to-day financial concerns. These findings further imply the need for continuous enhancement of cooperative services, financial education programs, and inclusive membership strategies to strengthen member participation and well-being.

Level of Cooperative Contributions to the Members in terms of Social Well-being

Table 2a presented the mean and standard deviation of the level of cooperative contributions to the members in terms of social well-being.

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Table 2a. Level of Cooperative Contributions to Members' Social Well-being

Statement	Mean	SD	Interpretation
1. The cooperative promotes equality, democracy through fair and equitable distribution of income among its members.	4.25	0.640	Very High
2. Encourages self-reliance, self-responsibility, honesty, openness, cooperation, unity, peace and responsibility and caring for others.	3.89	0.700	High
3. Strengthen linkages among communities and sector for social innovations, partnership and collaboration among multi-sector membership.	3.54	0.770	High
4. 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.	3.80	0.630	High
5. Provides opportunities for recognition in the community through involvement in their capacity building especially in leading their own communities.	3.01	0.760	Moderate
6. Promotes respect and camaraderie among its members through integration, mobility, and relationships improvements.	3.68	0.710	High
7. Develop awareness on social, economic and environmental issues that affects their lives and families.	3.47	0.820	High
8. Encourages members to participate in all activities, projects and programs for the welfare of the members and the community.	3.40	0.850	Moderate
9. Provides technical, communication and skills assistance to members to empower them via trainings and educational opportunities.	3.01	0.790	Moderate
10. Alleviates poverty, ignorance and misery via social protection of rights and opportunities.	2.30	0.920	Low
Mean Social Well-being	3.43	0.330	High

Legend: (4.21-5.00)-Very High; (3.41-4.20)-High; (2.61-3.40)-Moderate; (1.81-2.60)-Low; (1.00-1.80)-Very Low

Table 2a presents the level of cooperative contributions to members' social well-being, with an overall mean of 3.43 (SD = 0.33), interpreted as High Impact. This indicates that the cooperative positively influences the social welfare of its members by promoting unity, participation, and harmonious relationships within the organization.

Among the indicators, the statement "The cooperative promotes equality and democracy through fair and equitable distribution of income among its members" obtained the highest mean score of 4.25 (SD = 0.64), interpreted as Very High Impact. This suggests that members highly recognize the cooperative's practice of fairness, equal opportunities, and democratic participation. Members tend to value transparent governance and equitable sharing of benefits, which strengthen trust and solidarity within the cooperative. This finding is consistent with the study of Paradero, Te, and Casinillo (2022), which found that democratic participation, transparency, and member involvement significantly contribute to the social and financial effectiveness of cooperatives in the Philippines. Their study emphasized that cooperatives with participatory governance foster stronger member relationships and social cohesion.

Similarly, the Cooperative Development Authority (2021) highlighted that cooperatives serve as instruments of social justice, equity, and balanced national progress by promoting inclusive participation and community welfare among members.

On the other hand, the statement “Alleviates poverty, ignorance and misery via social protection of rights and opportunities” obtained the lowest mean score of 2.30 (SD = 0.92), interpreted as Low Impact. This implies that members perceive the cooperative’s contributions to broader poverty reduction and social protection as still limited. Although cooperatives provide financial assistance and livelihood opportunities, members may feel that these programs are not yet sufficient to address deeper socioeconomic concerns. This finding contrasts with studies emphasizing the important role of cooperatives in poverty alleviation. Jimenez, Mina, and Catelo (2021) found that cooperative membership significantly reduced multidimensional poverty among farming households in Oriental Mindoro, showing that members experienced lower deprivation compared to non-members.

Likewise, Villar SIPAG (2021) recognized several cooperatives in the Philippines for helping improve the quality of life of Filipinos through livelihood generation, social integration, and community development initiatives. However, despite these contributions, national data from the Philippine Statistics Authority (2022) showed that 18.1% of Filipinos were still living below the poverty threshold in 2021, indicating that poverty remains a persistent challenge that cannot be addressed by cooperatives alone.

The overall high impact of the cooperative on members' social well-being implies that the cooperative has been successful in fostering an environment characterized by equality, democratic participation, and harmonious interpersonal relationships. The very high impact rating of the indicator concerning equitable distribution of income and democratic governance suggests that members perceive the cooperative as a fair and inclusive organization that upholds the principles of transparency, accountability, and shared decision-making. This indicates that the cooperative has effectively implemented governance mechanisms that promote trust, unity, and active member participation. As a result, members are more likely to develop a stronger sense of belonging, commitment, and confidence in the organization, which contributes to organizational stability and sustainability.

For the Board of Directors and officers, this finding implies that existing governance practices, member consultation processes, and equitable benefit-sharing mechanisms are functioning effectively and should be maintained and continuously strengthened. Sustaining these practices can further enhance member satisfaction, organizational cohesion, and collective responsibility among members.

Conversely, the low impact rating of the indicator related to poverty alleviation, ignorance reduction, and social protection suggests that while the cooperative effectively promotes social inclusion and democratic participation, its contribution to addressing members' broader socioeconomic challenges remains limited. This implies that existing programs may be concentrated on providing financial services and organizational support rather than directly addressing poverty, livelihood insecurity, skills development, and social welfare concerns. Consequently, some members may still experience economic vulnerability despite their membership in the cooperative.

The finding further implies that the cooperative has opportunities to expand its developmental role by implementing more comprehensive social protection and capacity-building initiatives. Strengthening programs that enhance members' economic resilience, livelihood opportunities, and access to social assistance may improve perceptions regarding the cooperative's contributions to poverty reduction and overall quality of life. Furthermore, stronger collaboration with government agencies, non-government organizations, and community stakeholders may enable the cooperative to mobilize additional resources and support services for its members.

Overall, the findings imply that while the cooperative has successfully fulfilled its social function of promoting equality and democratic participation, greater attention must be directed toward poverty alleviation and social protection initiatives to ensure a more holistic contribution to members' social well-being.

In response to the low-impact rating obtained by the indicator "Alleviates poverty, ignorance and misery via social protection of rights and opportunities," the cooperative may strengthen its social welfare and development initiatives through the implementation of comprehensive member-centered programs. The Board of Directors and officers may develop and implement a Livelihood and Entrepreneurship Development Program that provides members with skills training, entrepreneurship seminars, business mentoring, and livelihood assistance. Such initiatives may help members establish additional sources of income, improve their economic productivity, and enhance their capacity to cope with financial challenges.

To further improve members' economic resilience, the cooperative may regularly conduct Financial Literacy and Capability-Building Programs focusing on budgeting, savings mobilization, debt management, investment planning, and responsible financial decision-making. These activities may equip members with the knowledge and skills necessary to manage their financial resources effectively and improve their long-term economic well-being.

The cooperative may also establish a Member Welfare and Social Protection Program that provides emergency assistance, educational support, medical aid, and calamity assistance to members facing financial difficulties or unforeseen circumstances. Strengthening social protection mechanisms may help reduce members' vulnerability to economic shocks and enhance their overall sense of security and well-being.

Moreover, the cooperative may intensify its Cooperative Education and Rights Awareness Campaigns to increase members' understanding of their rights, responsibilities, benefits, and available opportunities within the cooperative and the wider community. Regular orientations, seminars, and information dissemination activities may empower members to actively participate in cooperative affairs and maximize the benefits of their membership.

To expand the scope and effectiveness of these initiatives, the cooperative may establish stronger partnerships with government agencies such as the Cooperative Development Authority (CDA), Department of Trade and Industry (DTI), Department of Labor and Employment (DOLE), Technical Education and Skills Development Authority (TESDA), and Local Government Units (LGUs). These collaborations may provide members with access to livelihood grants, skills development programs, employment opportunities, and other support services that can contribute to poverty reduction and social development.

The implementation of these enhancement programs is expected to strengthen the cooperative's contributions to poverty alleviation and social protection, thereby improving members' socioeconomic conditions and overall quality of life. Through sustained efforts in livelihood development, financial education, welfare assistance, and community partnerships, the cooperative may further enhance its role as an instrument of social and economic empowerment for its members.

Level of Cooperative Contributions to the Members in terms of

Economic Well-being

Table 2b below presents the mean and standard deviation of the level of cooperative contributions to the members in terms of economic well-being.

Table 2b. Level of Cooperative Contributions to Members' Economic Well-being

Statement	Mean	SD	Interpretation
1. Helps build personal wealth and improve the economic well-being of the member.	4.07	0.65	High
2. 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.	4.09	0.66	High

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3. Uplift the economic standard of living of the members.	3.99	0.61	High
4. Provides more employment opportunities and alternative livelihood for the members as well as better educational and enhancement of cultural and human values.	2.63	0.86	Moderate
5. Provides accessible financial services to augment the economic needs and capabilities of members.	3.95	0.66	High
6. Helps the establishment, maintenance and development of microenterprise for the growth of the community.	2.19	0.86	Low
7. Helps members to become financially stable.	3.36	0.65	High
8. Encourages the value of thriftiness and saving mobilization among the members.	3.46	0.66	High
9. Enhances the economic well-being and generates greater individual and community self-esteem.	3.33	0.62	Moderate
10. Economic benefits include dividends and return of investments from the cooperative.	3.77	0.71	High
Mean Economic Well-being	3.48	0.35	High

Legend: (4.21-5.00)-Very High; (3.41-4.20)-High; (2.61-3.40)-Moderate; (1.81-2.60)-Low; (1.00-1.80)-Very Low

Table 2b presents the level of cooperative contributions to members' economic well-being, with an overall mean of 3.48 (SD = 0.35), interpreted as High Impact. This indicates that the cooperative plays a significant role in improving the financial condition of its members through accessible financial services, savings opportunities, and economic support programs. The findings suggest that the cooperative helps members address their daily financial needs and improve their overall quality of life.

Among the indicators, the statement "Increase the opportunity to avail basic needs of living and widens the capacity to life-sustaining goods such as food, clothing, shelter, health and protection" obtained the highest mean score of 4.09 (SD = 0.66), interpreted as High Impact. This indicates that members strongly perceive the cooperative as helpful in supporting their basic living needs and improving their household welfare. Members likely benefit from the cooperative's financial assistance, loan services, and savings programs, which enable them to better manage essential expenses. This finding is consistent with the study of Malabayabas, Real, and Cueto (2022), which found that cooperatives in the Philippines significantly improve members' economic conditions by providing affordable credit, financial assistance, and accessible savings programs that help sustain family needs and reduce financial hardship. Similarly, the Cooperative Development Authority emphasized that cooperatives contribute to poverty reduction and economic inclusion by expanding members' access to financial resources and livelihood opportunities.

On the other hand, the statement "Helps the establishment, maintenance and development of microenterprise for the growth of the community" obtained the lowest mean score of 2.19 (SD = 0.86), interpreted as Low Impact. This suggests that members perceive limited support from the cooperative in terms of entrepreneurship development and microenterprise assistance. While the cooperative may effectively provide loans and savings services, members may feel that programs related to business mentoring, livelihood training, and enterprise development are still insufficient. This finding contrasts with the idea that cooperatives serve as catalysts for community enterprise development. According to Abrigo and Capistrano (2023), many Philippine cooperatives remain more focused on credit and savings operations rather than long-term entrepreneurial development because of limited financial resources, technical expertise, and training capability. Likewise, the Cooperative Development Authority reported in 2024 that several cooperatives continue to face operational and resource constraints in implementing sustainable livelihood and microenterprise programs for members.

The findings reveal that the cooperative has a high impact on the economic well-being of its members, as evidenced by the overall mean score of 3.48. This implies that the cooperative effectively fulfills its fundamental economic role by providing members with accessible financial services, credit facilities, and savings opportunities that help improve their financial condition and overall quality of life. The high rating of the indicator related to meeting basic needs further suggests that the cooperative serves as a reliable source of financial support, enabling members to access life-sustaining necessities such as food, clothing, shelter, healthcare, and other essential household requirements. Consequently, the cooperative contributes significantly to members' economic security and financial stability.

For the Board of Directors and officers, these findings imply that the cooperative's existing financial programs and services are responsive to the immediate economic needs of its members. The effectiveness of these services indicates that the cooperative has successfully established mechanisms that promote financial inclusion and improve members' capacity to manage household expenses. Therefore, efforts to sustain and further enhance savings programs, credit services, and other financial assistance initiatives may help strengthen members' economic resilience and maintain the positive economic impact of the cooperative.

However, the low impact rating of the indicator concerning the establishment, maintenance, and development of microenterprises suggests that the cooperative's contributions to long-term economic empowerment and entrepreneurship development remains limited. This implies that while members benefit from financial assistance, they may not be receiving adequate support in developing sustainable income-generating activities and business ventures. The finding further indicates that the cooperative may be focusing primarily on credit and savings services rather than providing comprehensive entrepreneurial development programs that could help members achieve greater financial independence.

The results also imply that members may require additional assistance in the areas of business planning, enterprise management, market linkage, skills development, and access to entrepreneurial resources. Without these support mechanisms, members may remain dependent on traditional financial services rather than utilizing cooperative membership as a pathway toward sustainable economic growth and wealth creation. Consequently, there is a need for the cooperative to strengthen its developmental role by integrating entrepreneurship and livelihood promotion into its strategic priorities.

Overall, the findings imply that while the cooperative effectively promotes short-term economic stability and financial security, greater emphasis should be placed on enterprise development and livelihood enhancement programs. Strengthening these areas may enable members to create additional income sources, improve their economic productivity, and contribute more significantly to community economic development.

In response to the low-impact rating obtained by the indicator "Helps the establishment, maintenance and development of microenterprise for the growth of the community," the cooperative may develop and implement a comprehensive Microenterprise Development and Entrepreneurship Program aimed at empowering members to establish and sustain income-generating ventures. This program may include entrepreneurship seminars, business planning workshops, enterprise management training, and coaching sessions that equip members with the necessary knowledge and skills to start and manage small businesses successfully.

The cooperative may also introduce a Business Mentorship and Technical Assistance Program wherein experienced entrepreneurs, cooperative officers, or external resource persons provide guidance and consultation to members who intend to start or expand their enterprises. Regular mentoring activities may help members address operational challenges, improve business decision-making, and enhance the sustainability of their ventures.

To strengthen members' access to capital, the cooperative may establish a Microenterprise Financing and Enterprise Support Scheme that offers specialized loan products with flexible terms for start-up and expansion purposes. In addition to financial assistance, the cooperative may provide business monitoring and advisory services to ensure that loan proceeds are utilized effectively and contribute to enterprise growth.

Furthermore, the cooperative may conduct Livelihood and Skills Development Training Programs focused on practical and market-driven skills such as food processing, handicraft production, digital marketing, agribusiness development, and other community-based livelihood opportunities. These programs may enable members to diversify their sources of income and increase their economic productivity.

The cooperative may likewise strengthen partnerships with government agencies such as the Cooperative Development Authority (CDA), Department of Trade and Industry (DTI), Technical Education and Skills Development Authority (TESDA), Department of Labor and Employment (DOLE), and Local Government Units (LGUs) to provide members with access to entrepreneurial training, livelihood grants, market assistance, and enterprise development services. Such collaborations may expand the resources available to members and improve the effectiveness of entrepreneurship initiatives.

Through the implementation of these enhancement programs, the cooperative may strengthen its contribution to members' long-term economic empowerment by supporting enterprise creation, business sustainability, and livelihood development. These initiatives are expected to improve members' entrepreneurial capabilities, generate additional income opportunities, and enhance the cooperative's role in promoting sustainable community growth and economic well-being.

Relationship between the Level of Cooperative

Contributions to Members' Social Well-being and Age

Table 3a below shows the relationship between the Level of Cooperative Contributions to Member's Social Well-being and Age.

Table 3a. Relationship between the Level of Cooperative Contributions to Member's Social Well-being and Age

Variable	Test Statistics (γ)	p-value	Decision for H_o	Interpretation
Social Well-being vs. Age	-0.100	0.388	Failed to Reject H_o	Not Significant

Table 3a presents the relationship between the level of cooperative contributions to members' social well-being and age using Goodman and Kruskal's Gamma Coefficient. The findings revealed that there is no significant relationship between the variables (γ = -0.100, p = 0.388), therefore, the null hypothesis (H_o) is not rejected. This indicates that age does not significantly influence how members perceive the cooperative's contributions to their social well-being. Although the gamma value shows a weak negative relationship, the association is too minimal to be considered statistically significant. Hence, members across different age groups generally share similar perceptions regarding the cooperative's social contributions.

The result suggests that the cooperative's programs, services, and social initiatives are experienced relatively equally by members regardless of age. This may imply that the cooperative maintains inclusive social services and community-oriented activities that benefit both younger and older members alike. Social well-being in cooperatives may therefore be more influenced by factors such as participation, engagement, trust, and access to services rather than demographic characteristics like age alone.

The findings of the study are consistent with the study of Paradero et al. (2021), which emphasized that cooperative effectiveness in terms of social performance is generally shaped by organizational practices, member participation, and service delivery rather than age differences among members. Their study highlighted that cooperative members commonly perceive social benefits through collective support, participation, and shared goals regardless of demographic variation.

Similarly, the study of Amigo and Echavez (2023) found that cooperative members demonstrated high levels of social capital characterized by trust, reciprocity, and collective action. The researchers noted that these social benefits were widely experienced among members and were not strongly dependent on age categories. This supports the present study's finding that cooperative social contributions may transcend generational differences because members interact within a shared organizational environment that promotes inclusivity and mutual support.

In contrast, studies on general social well-being among Filipinos have shown that age can sometimes influence social experiences and perceived well-being. For instance, Carandang et al. (2020) reported that older adults may experience changes in subjective well-being due to health conditions, resilience, and social support systems. Their findings suggest that aging may affect overall well-being in broader community settings. However, unlike the present study, their research focused on the general population of senior citizens rather than cooperative members specifically.

The absence of a significant relationship between age and members' social well-being implies that the cooperative successfully provides social benefits that are experienced similarly across different age groups. Whether members are younger, middle-aged, or older adults, they generally perceive comparable levels of social support, participation, belongingness, and community engagement. This suggests that the cooperative has established an inclusive environment where social opportunities and benefits are accessible to all members regardless of age.

For the Board of Directors and officers, the findings imply that current social programs and member engagement initiatives effectively promote interaction and participation among members from diverse age groups. The cooperative may continue implementing activities that encourage collaboration, mutual support, and community involvement while ensuring that programs remain responsive to the interests and needs of members across generations.

Variable	Test Statistics (χ^2)	p-value	Decision for H_o	Interpretation
Social Well-being vs. Sex	0.344	0.952	Failed to Reject H_o	Not Significant

The findings also suggest that social well-being is influenced more by members' participation, organizational support, and quality of relationships within the cooperative than by age differences. Therefore, the cooperative may focus on strengthening activities that foster trust, teamwork, leadership development, and community engagement. Such efforts can further enhance social cohesion and encourage stronger connections among members.

Overall, the results reinforce the cooperative's role as an inclusive social institution that promotes unity, solidarity, and mutual assistance. By providing equal opportunities for participation and social interaction regardless of age, the cooperative contributes to the development of a supportive community that enhances the social well-being of all its members.

Relationship between the Level of Cooperative

Contributions to Members' Social Well-being and Sex

Table 3b below shows the relationship between the Level of Cooperative Contributions to Member's Social Well-being and Sex.

Table 3b. Relationship between the Level of Cooperative Contributions to Member's Social Well-being and Sex

Table 3b presents the relationship between the level of cooperative contributions to members' social well-being and sex using the Chi-square test of association. The findings revealed that there is no significant relationship between the variables ($\chi^2 = 0.344$, $p = 0.952$), therefore, the null hypothesis (H_o) is not rejected. This indicates that sex does not significantly influence the members' perception of the cooperative's contributions to their social well-being. The very high p-value further suggests that male and female members generally share similar perceptions regarding the social benefits provided by the cooperative.

The findings imply that the cooperative's programs, activities, and social services are experienced similarly by both male and female members. This may indicate that the cooperative promotes gender inclusivity and equal participation opportunities, enabling members to benefit socially regardless of sex. Social well-being within the cooperative may therefore be shaped more by collective involvement, organizational support, and member participation than by gender differences.

The findings are consistent with the study of Paradero et al. (2021), which revealed that cooperative social performance and member satisfaction are more strongly influenced by organizational effectiveness and participation rather than demographic characteristics such as sex. Their study emphasized that cooperatives create shared social environments that foster collaboration, support, and community engagement among members regardless of gender.

Similarly, Castillo and Lopez (2022) found that both male and female cooperative members reported comparable experiences in terms of social participation, trust, and sense of belonging within their cooperatives. Their findings suggest that cooperative organizations provide inclusive opportunities for interaction and social support that minimize gender disparities in social well-being perceptions. This supports the present study's result that sex does not significantly affect perceptions of cooperative social contributions.

In contrast, some studies indicate that gender differences may influence social well-being and participation in community organizations. According to UN Women (2023), women often experience different social and economic challenges compared to men, which may affect their access to opportunities, participation, and overall well-being. The report emphasized that gender roles and societal expectations can shape social experiences and engagement in organizations. However, unlike the present study, the report focused on broader social and economic conditions across populations rather than cooperative-specific environments where participation and support mechanisms are institutionally shared among members.

The absence of a significant relationship between sex and members' social well-being implies that the cooperative effectively promotes social benefits that are equally experienced by both male and female members. Regardless of gender, members generally perceive similar levels of social support, participation, belongingness, and community engagement within the cooperative. This suggests that the cooperative has established an inclusive environment where opportunities for social interaction and involvement are accessible to all members.

For the Board of Directors and officers, the findings imply that existing policies, programs, and activities successfully foster gender equality and inclusivity in cooperative participation. The cooperative may continue implementing initiatives that encourage equal involvement in leadership, decision-making, training, and community activities while ensuring that both male and female members have equal access to social opportunities and support systems.

The findings also suggest that social well-being within the cooperative is influenced more by organizational culture, member participation, and the quality of social relationships than by gender differences. Therefore, efforts may focus on strengthening programs that promote collaboration, teamwork, mutual assistance, and member engagement. Such initiatives can further enhance social cohesion and strengthen members' sense of belonging within the organization.

Overall, the results reinforce the cooperative's role as a socially inclusive institution that promotes equality, unity, and collective well-being. By providing a supportive environment where members can participate and interact regardless of sex, the cooperative contributes to stronger social relationships, greater community involvement, and improved social well-being among its members.

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Relationship between the Level of Cooperative

Contributions to Members' Social

Well-being and Civil Status

Table 3c on the next page shows the relationship between the Level of Cooperative Contributions to Member's Social Well-being and Civil Status.

Table 3c. Relationship between the Level of Cooperative Contributions to Member's Social Well-being and Civil Status

Variable	Test Statistics (χ^2)	p-value	Decision for H_o	Interpretation
Social Well-being vs. Civil Status	2.362	0.501	Failed to Reject H_o	Not Significant

Table 3c presents the relationship between the level of cooperative contributions to members' social well-being and civil status using Chi-square test of association. The results revealed that there is no significant relationship between the variables ($\chi^2 = 2.362$, $p = 0.501$), therefore, the null hypothesis (H_o) is not rejected. This indicates that civil status does not significantly affect the members' perception of the cooperative's contributions to their social well-being. The weak negative gamma value suggests only a minimal inverse association, which is statistically insignificant.

The findings imply that cooperative members, whether single, married, widowed, or separated, generally experience similar levels of social benefits from the cooperative. This may indicate that the cooperative provides inclusive programs and services that equally promote social interaction, participation, belongingness, and mutual support among members regardless of their marital condition. The result further suggests that cooperative social contributions are more strongly associated with collective participation and organizational support than with personal demographic characteristics such as civil status.

The findings are supported by the study of Paradero et al. (2021), which found that members' perceptions of cooperative effectiveness in terms of social performance were largely influenced by the quality of services, participation, and organizational practices rather than personal demographic variables. Their study emphasized that cooperatives strengthen social cohesion and collective welfare among members through shared economic and social goals.

Similarly, Mendoza and Castillo (2022) explained that cooperatives in the Philippines foster inclusivity, social connectedness, and community participation among members regardless of individual backgrounds. Their findings revealed that members perceived social support and community belonging as common benefits of cooperative membership, supporting the present study's finding that civil status does not substantially influence members' social well-being perceptions.

In contrast, broader social well-being literature suggests that civil status may influence an individual's social support system and perceived well-being. According to Dominguez and Cruz (2021), married individuals often report stronger emotional and social support networks compared to single or widowed individuals, which may positively affect overall well-being. Their study argued that marital relationships can provide emotional stability and social companionship that contribute to better social outcomes. However, unlike the present study, their research focused on general social well-being among Filipino adults rather than within a cooperative setting where support systems are institutionally shared among members.

The absence of a significant relationship between civil status and members' social well-being implies that the cooperative effectively promotes social support, participation, and a sense of belonging among members regardless of their marital condition. Whether members are single, married, widowed, or separated, they generally perceive similar social benefits from their cooperative membership. This suggests that the cooperative provides an inclusive environment where members can engage in organizational activities, build relationships, and receive social support without regard to their civil status.

For the Board of Directors and officers, the findings imply that current social programs, member activities, and engagement strategies are successful in fostering inclusivity and equal participation among members. The cooperative may continue strengthening initiatives that encourage interaction, collaboration, and mutual support while ensuring that all members have equal opportunities to participate in decision-making processes, training programs, and community activities.

The findings also suggest that members' perceptions of social well-being are influenced more by the quality of cooperative relationships, organizational support, and participation opportunities than by personal demographic characteristics such as civil status. Therefore, the cooperative may focus on enhancing community-building programs, leadership development activities, and member engagement initiatives that further strengthen social cohesion and solidarity among members.

Overall, the results reinforce the cooperative's role as a socially inclusive organization that serves as a source of support, connectedness, and community participation. By providing equal opportunities for involvement and fostering a culture of unity and mutual assistance, the cooperative contributes positively to the social well-being of all members regardless of their civil status.

Relationship between the Level of Cooperative

Contributions to Members' Social Well-being

and Educational Attainment

Table 3d below shows the relationship between the Level of Cooperative Contributions to Member's Social Well-being and Educational Attainment.

Table 3d. Relationship between the Level of Cooperative Contributions to Member's Social Well-being and Educational Attainment

Variable	Test Statistics (γ)	p-value	Decision for H_o	Interpretation
Social Well-being vs. Educational Attainment	0.156	0.210	Failed to Reject H_o	Not Significant

Table 3d presents the relationship between the level of cooperative contributions to members' social well-being and educational attainment using Goodman and Kruskal's Gamma Coefficient. The results showed that there is no significant relationship between the variables ($\gamma = 0.156$, $p = 0.210$), therefore, the null hypothesis (H_o) is not rejected. This indicates that educational attainment does not significantly influence the members' perception of the cooperative's contributions to their social well-being. Although the gamma value indicates a weak positive relationship, the association is not statistically significant.

The findings suggest that members with varying educational backgrounds generally perceive the cooperative's social contributions in a similar manner. Whether members have elementary, secondary, vocational, or tertiary education, they appear to experience comparable levels of social support, participation, and community involvement within the cooperative. This may imply that the cooperative promotes inclusivity and equal access to social benefits regardless of members' educational qualifications. The result further indicates that cooperative social well-being is more dependent on shared experiences, participation, and collective engagement than on formal educational attainment.

The findings are consistent with the study of Paradero et al. (2021), which revealed that members' perceptions of cooperative effectiveness in terms of social performance were not strongly influenced by demographic characteristics but were more associated with the cooperative's delivery of services and member participation. Their study emphasized that cooperatives foster social cohesion, participation, and mutual support among members regardless of educational background.

Similarly, Bautista and Torres (2022) found that cooperative participation contributes to social inclusion and community engagement among members from diverse educational backgrounds. Their study noted that cooperatives create opportunities for collaboration, communication, and social interaction that allow members to benefit socially despite differences in educational attainment. This supports the present study's finding that educational level does not significantly determine how members perceive the cooperative's contributions to their social well-being.

In contrast, some studies suggest that educational attainment may influence social well-being because individuals with higher education levels often possess greater access to information, communication skills, and social resources. According to Mateo et al. (2023), individuals with higher educational attainment tend to demonstrate greater social participation and awareness of community programs, which can positively affect social well-being. Their findings imply that education can enhance an individual's capacity to engage in social and civic activities. However, unlike the present study, their research focused on general community participation rather than the cooperative context, where members may receive equal opportunities for involvement regardless of educational background.

The absence of a significant relationship between educational attainment and members' social well-being implies that the cooperative effectively promotes social inclusion, participation, and a sense of belonging among members regardless of their educational background. Whether members have attained elementary, secondary, vocational, or tertiary education, they generally perceive similar social benefits from the cooperative. This suggests that the organization provides an environment where members are able to interact, collaborate, and participate equally without educational attainment becoming a barrier to social engagement.

For the Board of Directors and officers, the findings imply that current programs and activities successfully foster inclusivity and equal participation among members. The cooperative may continue implementing member-centered initiatives that encourage collaboration, communication, and active involvement while ensuring that all members, regardless of educational level, have opportunities to contribute to and benefit from cooperative activities.

The findings also suggest that social well-being is shaped more by organizational culture, member participation, and interpersonal relationships than by formal educational qualifications. Therefore, the cooperative may further strengthen programs that promote teamwork, leadership development, community involvement, and social interaction among members. Such initiatives can enhance solidarity and strengthen the social bonds within the organization.

Overall, the results reinforce the cooperative's role as an inclusive social institution that promotes equality, mutual support, and community cohesion. By providing equal opportunities for participation and engagement, the cooperative helps create a supportive environment where members can experience social well-being regardless of their educational attainment.

Relationship between the Level of Cooperative

Contributions to Members' Social Well-being and Length of Membership

Table 3e on the next page shows the relationship between the Level of Cooperative Contributions to Member's Social Well-being and Length of Membership

Variable	Test Statistics (γ)	p-value	Decision for H_o	Interpretation

Social Well-being vs. Length of Membership	0.093	0.636	Failed to Reject H_o	Not Significant

Table 3e. Relationship between the Level of Cooperative Contributions to Member's Social Well-being and Length of Membership

Table 3e presents the relationship between the level of cooperative contributions to members' social well-being and length of membership using Goodman and Kruskal's Gamma Coefficient. The findings revealed that there is no significant relationship between the variables ($\gamma = 0.093$, $p = 0.636$), therefore, the null hypothesis (H_o) is not rejected. This indicates that the length of time a member has been affiliated with the cooperative does not significantly influence how they perceive the cooperative's contributions to their social well-being. The high p-value suggests that both newer and long-term members generally share similar perceptions regarding the social benefits provided by the cooperative.

The findings imply that the cooperative consistently provides social support, participation opportunities, and community engagement activities to members regardless of their length of membership. Whether members are relatively new or have been affiliated with the cooperative for many years, they appear to experience similar levels of belongingness, social interaction, and mutual support. This may indicate that the cooperative maintains inclusive social programs that allow members to benefit equally regardless of tenure.

The findings are consistent with the study of Paradero et al. (2021), which found that members' perceptions of cooperative social performance were more strongly influenced by the quality of organizational practices and participation opportunities than by demographic or membership-related characteristics. Their study emphasized that cooperatives foster social cohesion and collective welfare among members through shared activities and organizational support systems.

Similarly, Garcia and Villanueva (2022) reported that cooperative members experienced comparable levels of social engagement and community participation regardless of how long they had been members of the organization. Their findings suggested that cooperative activities and programs encourage inclusivity and equal involvement among members, supporting the present study's finding that length of membership does not significantly affect social well-being perceptions.

In contrast, some studies suggest that longer membership duration may enhance social attachment and participation within organizations. According to Maulana et al. (2023), members with longer cooperative involvement often develop stronger organizational commitment, trust, and participation due to prolonged interaction with fellow members and leaders. Their findings indicate that extended membership may strengthen social relationships and organizational identity. However, unlike the present study, their research focused primarily on organizational participation and commitment rather than perceptions of social well-being alone.

The absence of a significant relationship between length of membership and members' social well-being implies that the cooperative is effective in fostering social support, participation, and a sense of belonging among members regardless of how long they have been affiliated with the organization. Both new and long-term members generally perceive similar social benefits, suggesting that the cooperative provides an inclusive environment where opportunities for interaction, engagement, and mutual support are accessible to all.

For the Board of Directors and officers, the findings imply that existing social programs and member engagement initiatives are successfully promoting inclusivity across the membership base. The cooperative may continue implementing activities that encourage participation, collaboration, and relationship-building among members while ensuring that newly admitted members are effectively integrated into the organization's social network and activities.

The findings also suggest that social well-being is influenced more by the quality of member interactions, organizational support, and opportunities for participation than by the duration of membership. Therefore, the cooperative may focus on strengthening community-building activities, leadership development programs, educational seminars, and social responsibility initiatives that encourage active involvement among all members.

Overall, the results reinforce the cooperative's role as a socially inclusive organization that promotes equal opportunities for participation and social engagement. By creating a supportive environment where members experience a sense of belonging and mutual assistance regardless of membership duration, the cooperative contributes significantly to the social well-being and cohesion of its membership.

Relationship between the Level of Cooperative

Contributions to Members' Social Well-being and Cooperative Services Availed

Table 3f below shows the relationship between the Level of Cooperative Contributions to Member's Social Well-being and Cooperative Services Availed.

Table 3f. Relationship between the Level of Cooperative Contributions to Member's Social Well-being and Cooperative Services Availed

Variable	Test Statistics (χ^2)	p-value	Decision for H_o	Interpretation
Social Well-being vs. Educational Attainment	21.478	0.872	Failed to Reject H_o	Not Significant

Table 3f presents the relationship between the level of cooperative contributions to members' social well-being and cooperative services availed using Chi-square test of association. The results revealed that there is no significant relationship between the variables ($\chi^2 = 21.478$, $p = 0.872$), therefore, the null hypothesis (H_o) is not rejected. This indicates that the number or type of cooperative services availed by members does not significantly influence their perception of the cooperative's contributions to their social well-being. The gamma value also indicates a negligible negative relationship, suggesting almost no association between the variables.

The findings imply that members generally perceive the cooperative's social contributions positively regardless of the specific services they avail themselves of. Whether members primarily utilize savings, credit, insurance, or other cooperative programs, they appear to experience similar levels of social support, belongingness, participation, and community engagement. This may suggest that the cooperative's social impact extends beyond the direct utilization of services and is instead rooted in broader organizational values such as solidarity, mutual assistance, and collective participation.

The findings are consistent with the study of Paradero et al. (2021), which emphasized that cooperative social performance is influenced more by organizational effectiveness, member participation, and community engagement than by the specific economic services utilized by members. Their study highlighted that cooperatives promote social cohesion and shared welfare among members regardless of differences in service utilization.

Similarly, Alano and Bayoneta (2022) found that cooperative members experienced enhanced social relationships, trust, and community participation through their membership itself rather than solely through the services they availed. The researchers explained that cooperative membership fosters social interaction and collective identity, which contribute significantly to members' social well-being. This supports the present study's finding that the cooperative's social contributions are broadly experienced among members regardless of service availed.

In contrast, some studies suggest that availing more cooperative services may strengthen members' social and economic engagement. According to Maulana et al. (2023), members who actively utilize multiple cooperative services tend to develop stronger organizational attachment and greater participation in cooperative activities, which may enhance social well-being. Their findings indicate that higher service utilization can increase members' interaction with the organization and fellow members. However, unlike the present study, their research focused on the intensity of member participation and engagement within cooperatives rather than perceptions of social well-being alone

The absence of a significant relationship between cooperative services availed and members' social well-being implies that the cooperative's social contributions are experienced broadly among members regardless of the specific services they utilize. This suggests that the cooperative's positive social impact is not limited to the direct benefits derived from savings, loans, insurance, or other programs, but also stems from the organization's ability to foster unity, cooperation, mutual support, and a sense of belonging among its members.

For the Board of Directors and officers, the findings imply that strengthening member engagement, participation, and community-building activities may be just as important as expanding service utilization. Since members perceive similar social benefits regardless of the services availed, the cooperative may continue promoting activities that encourage interaction, collaboration, and collective decision-making among members. Programs such as leadership training, community outreach, social gatherings, and educational seminars may further enhance social well-being.

The findings also suggest that social well-being is influenced more by the cooperative's organizational culture, values, and member relationships than by the extent of service utilization. Therefore, the cooperative may focus on maintaining an inclusive and supportive environment where members feel valued, connected, and empowered to participate in cooperative affairs.

Overall, the results reinforce the cooperative's role as a social institution that promotes solidarity, inclusiveness, and community participation. By fostering strong interpersonal relationships and a shared sense of purpose, the cooperative contributes to the social well-being of its members regardless of the type or number of services they avail themselves of.

Relationship between the Level of Cooperative

Contributions to Members' Economic Well-being and Age

Table 4a below shows the relationship between the Level of Cooperative Contributions to Member's Economic Well-being and Age.

Table 4a. Relationship between the Level of Cooperative Contributions to Member's Economic Well-being and Age

Variable	Test Statistics (γ)	p-value	Decision for H_o	Interpretation
Economic Well-being vs. Age	-0.146	0.227	Failed to Reject H_o	Not Significant

Table 4a presents the relationship between the level of cooperative contributions to members' economic well-being and age using Goodman and Kruskal's Gamma Coefficient. The findings revealed that there is no significant relationship between the variables (γ = -0.146, p = 0.227), therefore, the null hypothesis (H_o) is not rejected. This indicates that age does not significantly influence members' perceptions of the cooperative's contributions to their economic well-being. Although the gamma value reflects a weak negative relationship, the association is statistically insignificant.

The findings imply that members from different age groups generally experience similar economic benefits from the cooperative. Regardless of whether members are younger or older, they appear to perceive comparable advantages in terms of financial assistance, savings opportunities, access to credit, income support, and other economic services provided by the cooperative. This suggests that the cooperative's economic programs and services are accessible and beneficial to members irrespective of age.

The findings are consistent with the study of Paradero et al. (2021), which revealed that cooperative effectiveness in improving members' economic conditions is more strongly influenced by organizational practices and service delivery than by demographic variables such as age. Their study emphasized that cooperatives contribute to members' financial stability and economic welfare through accessible programs and collective economic support systems.

Similarly, Balanay and Abella (2022) found that cooperative members across various age groups reported similar levels of satisfaction regarding financial services, savings mobilization, and access to credit. Their study noted that cooperatives provide economic opportunities that are generally inclusive and responsive to the needs of all members regardless of age. This supports the present study's finding that age does not significantly affect perceptions of economic well-being contributions. (ejournals.ph)

In contrast, some studies suggest that age may influence economic well-being because financial priorities and earning capacities often vary across life stages. According to Asian Development Bank (2023), older individuals may face different economic challenges such as retirement concerns, healthcare expenses, and reduced earning opportunities, which can affect their perceptions of financial security and well-being. Younger individuals, on the other hand, may focus more on employment opportunities and income growth. However, unlike the present study, the report examined broader economic conditions across populations rather than cooperative-specific economic support systems where members receive shared financial opportunities and assistance.

The absence of a significant relationship between age and members' economic well-being implies that the cooperative is able to provide economic benefits that are perceived similarly across different age groups. Whether members are younger, middle-aged, or older adults, they generally experience comparable levels of financial assistance, access to credit, savings opportunities, and other economic services offered by the cooperative. This suggests that the cooperative's programs and interventions are inclusive and responsive to the economic needs of members regardless of age.

For the Board of Directors and officers, the findings imply that existing economic programs effectively reach a diverse membership base. The cooperative may continue to maintain equitable access to financial services while ensuring that programs remain relevant to the changing needs of members at different stages of life. Strengthening financial literacy, livelihood development, and economic empowerment initiatives that cater to all age groups may further enhance members' economic well-being.

The findings also suggest that age alone does not determine how members perceive the cooperative's economic contributions. Instead, factors such as service quality, accessibility, member participation, and organizational support may have a greater influence on members' economic experiences. Therefore, the cooperative may focus on improving these aspects to sustain positive outcomes among all members.

Overall, the results reinforce the cooperative's role as an inclusive economic institution that promotes equal access to financial opportunities and economic support. By ensuring that members of all ages benefit from its services, the cooperative contributes to financial stability, economic empowerment, and improved well-being across its membership.

Relationship between the Level of Cooperative

Contributions to Members' Economic

Well-being and Sex

Table 4b on the next page shows the relationship between the Level of Cooperative Contributions to Member's Economic Well-being and Sex.

Table 4b. Relationship between the Level of Cooperative Contributions to Member's Economic Well-being and Sex

Variable	Test Statistics (χ^2)	p-value	Decision for H_o	Interpretation
Economic Well-being vs. Sex	9.998	0.019	Reject H_o	Significant

Table 4b presents the relationship between the level of cooperative contributions to members' economic well-being and sex using the Chi-square test of association. The findings revealed that there is a significant relationship between the variables (χ^2 = 9.998, p = 0.019), therefore, the null hypothesis (H_o) is rejected. This indicates that sex significantly influences members' perceptions of the cooperative's contributions to their economic well-being. The significant result suggests that male and female members may experience or perceive the economic benefits provided by the cooperative differently.

The findings imply that differences in economic roles, responsibilities, income opportunities, and financial participation between male and female members may affect how they assess the cooperative's economic contributions. Male and female members may have varying levels of access to financial resources, credit utilization, livelihood opportunities, or decision-making participation within the cooperative. This may also reflect broader socio-economic realities in which gender influences financial experiences and economic empowerment.

The findings are consistent with the study of International Labour Organization (2022), which emphasized that cooperatives contribute significantly to economic empowerment but that gender disparities may still exist in terms of access to financial resources, leadership opportunities, and participation in economic activities. The report explained that women and men often experience cooperative benefits differently due to existing socio-economic inequalities and traditional gender roles. This supports the present study's finding that sex significantly affects perceptions of economic well-being contributions.

Similarly, Ballesteros and Domingo (2023) found that female cooperative members often perceive economic benefits differently from male members because women tend to prioritize household financial stability, savings, and family welfare, while men may focus more on income generation and business opportunities. Their study revealed that gender influences financial behavior and the utilization of cooperative economic services, thereby affecting members' perceptions of economic well-being.

In contrast, the study of Paradero et al. (2021) found that demographic variables, including sex, did not strongly influence perceptions of cooperative effectiveness in some organizational contexts. Their study suggested that well-managed cooperatives can provide relatively equal economic opportunities and benefits to members regardless of gender through inclusive financial programs and equitable participation. This contrasts with the current study, where sex emerged as a significant factor associated with economic well-being perceptions.

The significant relationship between sex and members' economic well-being indicates that male and female members may experience and perceive the cooperative's economic contributions differently. This implies that gender-related factors such as access to financial resources, income-generating opportunities, financial responsibilities, and participation in cooperative activities may influence how members evaluate the economic benefits they receive from the cooperative. The finding suggests that the economic programs and services offered by the cooperative may not affect all members equally, as the needs and priorities of male and female members may vary.

For the Board of Directors and officers, the findings imply the need to continuously assess whether cooperative services, programs, and opportunities are accessible and beneficial to both male and female members. While the cooperative appears to contribute positively to members' economic well-being, there may be disparities in how these benefits are experienced across genders. Addressing such differences can help ensure that the cooperative remains inclusive and responsive to the diverse economic needs of its membership.

The findings further imply that gender-responsive interventions may be necessary to strengthen members' economic empowerment and maximize the impact of cooperative services. By recognizing the unique challenges and opportunities faced by male and female members, the cooperative can develop more targeted strategies that promote equitable access to financial resources, entrepreneurial opportunities, and leadership participation. Such efforts may contribute to improved economic outcomes, greater member satisfaction, and more inclusive

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cooperative development.

In light of the significant relationship between sex and economic well-being, the cooperative may implement a Gender-Responsive Economic Empowerment Program aimed at ensuring that both male and female members benefit equitably from cooperative services and opportunities. The program may begin with periodic gender assessments and member consultations to identify specific economic needs, challenges, and barriers experienced by different groups of members. The results of these assessments may serve as the basis for developing responsive policies and programs.

The cooperative may also strengthen its Financial Inclusion and Entrepreneurship Development Program by providing gender-sensitive financial literacy seminars, business management training, entrepreneurship workshops, and investment education activities. These initiatives may help enhance members' financial capabilities while encouraging both men and women to engage in productive economic activities and income-generating ventures.

To support enterprise development, the cooperative may establish a Business Mentorship and Enterprise Support Program wherein experienced entrepreneurs and successful cooperative members provide guidance and technical assistance to aspiring business owners. Such initiatives may encourage the development of sustainable livelihood projects and microenterprises among members.

Furthermore, the cooperative may review its loan policies and financial products to ensure equitable access to credit and other financial services. Flexible financing schemes may be developed to accommodate the varying economic circumstances of male and female members, particularly those engaged in small-scale enterprises, agriculture, or household-based livelihood activities.

The cooperative may likewise promote greater participation of both men and women in leadership positions, committees, and decision-making processes through leadership development and capacity-building activities. Encouraging balanced representation can help ensure that diverse perspectives are considered in policy formulation and program implementation.

Through the implementation of these initiatives, the cooperative may further strengthen economic empowerment, promote gender inclusivity, and enhance the overall economic well-being of its members. These efforts are expected to reduce gender-related disparities in access to opportunities and enable all members to fully benefit from the cooperative's programs and services.

Relationship between the Level of Cooperative

Contributions to Members’ EconomicWell-being and Civil Status

Table 4c below shows the relationship between the Level of Cooperative Contributions to Member’s Economic Well-being and Civil Status.

Table 4c. Relationship between the Level of Cooperative Contributions to Member’s Economic Well-being and Civil Status

Variable	Test Statistics (χ^2)	p-value	Decision for H_o	Interpretation
Economic Well-being vs. Civil Status	3.445	0.328	Failed to Reject H_o	Not Significant

Table 4c presents the relationship between the level of cooperative contributions to members’ economic well-being and civil status using Chi-square Test of association. The findings revealed that there is no significant relationship between the variables (χ^2 = 0.3.445, p = 0.328), therefore, the null hypothesis (H_o) is not rejected.

This indicates that civil status does not significantly influence members' perceptions of the cooperative's contributions to their economic well-being. Although the gamma value indicates a weak positive relationship, the association is statistically insignificant.

The findings imply that members, regardless of whether they are single, married, widowed, or separated, generally perceive similar economic benefits from the cooperative. This suggests that the cooperative provides accessible financial services and economic opportunities equally among members regardless of marital condition. Members may experience comparable support in terms of savings programs, credit services, livelihood assistance, and financial stability, which contributes to a relatively uniform perception of economic well-being.

The findings are consistent with the study of Paradero et al. (2021), which found that cooperative effectiveness in improving members' financial and social conditions was more strongly associated with organizational practices and service accessibility than with demographic characteristics such as civil status. Their study emphasized that cooperatives promote economic welfare through inclusive financial support systems and equitable member participation.

Similarly, Ramos and Hernandez (2022) reported that cooperative members generally experienced similar levels of financial satisfaction and economic support regardless of marital status. Their study explained that cooperative programs are designed to address members' collective financial needs, thereby minimizing economic disparities associated with personal demographic characteristics. This supports the present study's finding that civil status does not significantly influence perceptions of economic well-being contributions.

In contrast, broader economic well-being literature suggests that civil status may influence financial stability and economic experiences. According to Organisation for Economic Co-operation and Development (2023), married individuals often benefit from shared financial responsibilities, dual-income opportunities, and stronger household economic support systems, which may contribute to higher perceived economic well-being compared to single or widowed individuals. The report highlighted that family structure and household composition can affect financial resilience and economic security. However, unlike the present study, the report focused on broader population-level economic conditions rather than cooperative-based financial support systems where members may receive similar economic assistance regardless of civil status.

The absence of a significant relationship between civil status and members' economic well-being implies that the cooperative provides economic benefits and opportunities in an equitable manner regardless of members' marital condition. Whether members are single, married, widowed, or separated, they generally perceive similar levels of financial assistance, economic support, and access to cooperative resources. This suggests that the cooperative's programs and services effectively address members' economic needs without being influenced by personal demographic characteristics.

For the Board of Directors and officers, the findings imply that existing financial services, savings programs, loan facilities, and livelihood initiatives are accessible to all members and are perceived as beneficial regardless of civil status. The cooperative may therefore continue implementing inclusive policies that ensure equal opportunities for economic participation and support among its members.

The findings further suggest that members' perceptions of economic well-being may be influenced more by the quality, accessibility, and effectiveness of cooperative services than by marital status. As such, the cooperative may focus on strengthening member-oriented programs, financial literacy initiatives, and livelihood development activities that benefit all members equally. These efforts can further enhance economic empowerment and financial resilience across the membership base.

Overall, the results reinforce the cooperative's role as an inclusive economic institution that promotes equitable access to financial opportunities, reduces potential economic disparities associated with civil status, and supports the economic well-being of all members regardless of their family or marital circumstances.

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Relationship between the Level of Cooperative

Contributions to Members' Economic Well-being and Educational Attainment

Table 4d below shows the relationship between the Level of Cooperative Contributions to Member's Economic Well-being and Educational Attainment.

Table 4d. Relationship between the Level of Cooperative Contributions to Member's Economic Well-being and Educational Attainment

Variable	Test Statistics (γ)	p-value	Decision for H_o	Interpretation
Economic Well-being vs. Educational Attainment	0.165	0.185	Failed to Reject H_o	Not Significant

Table 4d presents the relationship between the level of cooperative contributions to members' economic well-being and educational attainment using Goodman and Kruskal's Gamma Coefficient. The findings revealed that there is no significant relationship between the variables ($\gamma = 0.165$, $p = 0.185$), therefore, the null hypothesis (H_o) is not rejected. This indicates that educational attainment does not significantly influence members' perceptions of the cooperative's contributions to their economic well-being. Although the gamma value suggests a weak positive relationship, the association is statistically insignificant.

The findings imply that members with different educational backgrounds generally perceive similar economic benefits from the cooperative. Whether members attained elementary, secondary, vocational, or tertiary education, they appear to experience comparable economic support in terms of savings programs, access to loans, financial assistance, and livelihood opportunities. This suggests that the cooperative's economic services are accessible and beneficial to members regardless of educational attainment.

The findings are consistent with the study of Paradero et al. (2021), which found that cooperative effectiveness in improving members' financial conditions was more strongly associated with service delivery, participation, and organizational practices than with demographic variables such as educational attainment. Their study emphasized that cooperatives promote inclusive economic opportunities and financial support systems for all members.

Similarly, Navarro and Dela Cruz (2022) reported that cooperative members from varying educational levels experienced similar levels of satisfaction with financial services and economic assistance provided by cooperatives. Their findings suggested that cooperative programs are generally designed to accommodate the financial needs of members regardless of educational background, thereby supporting inclusivity and equal access to economic opportunities. This supports the present study's finding that educational attainment does not significantly affect perceptions of economic well-being contributions.

In contrast, broader economic literature suggests that educational attainment may influence economic well-being because individuals with higher education levels often have greater employment opportunities, financial literacy, and income-generating capacity. According to World Bank (2022), education is strongly associated with improved earning potential, financial decision-making, and economic mobility. Individuals with higher educational attainment are generally more capable of accessing better employment opportunities and managing financial resources effectively. However, unlike the present study, the report focused on general economic outcomes across populations rather than cooperative-specific financial support systems where economic opportunities may be distributed more equitably among members.

The absence of a significant relationship between educational attainment and members' economic well-being implies that the cooperative is able to provide economic benefits that are accessible and beneficial to members regardless of their educational background. Whether members have attained elementary, secondary, vocational, or tertiary education, they generally perceive similar levels of economic support from the cooperative. This suggests that the cooperative has successfully created an inclusive environment where opportunities for financial assistance, savings, credit access, and livelihood support are available to all members without educational barriers.

For the Board of Directors and officers, the findings imply that current policies and programs effectively promote equal access to economic resources. The cooperative may continue strengthening inclusive service delivery practices to ensure that members with varying levels of education can fully benefit from available programs. Efforts may also be directed toward providing financial literacy, entrepreneurship, and capacity-building activities that are understandable and accessible to all members.

The findings further suggest that factors other than educational attainment may play a greater role in shaping members' perceptions of economic well-being, such as the quality of services, member participation, organizational support, and access to cooperative resources. Consequently, the cooperative may focus on enhancing these aspects to further improve members' economic conditions. Overall, the results reinforce the cooperative's role as an equitable institution that promotes financial empowerment, reduces potential disparities associated with educational background, and ensures that economic opportunities are accessible to all members.

Relationship between the Level of Cooperative

Contributions to Members' Economic

Well-being and Length of

Membership

Table 4e below shows the relationship between the Level of Cooperative Contributions to Member's Economic Well-being and Length of Membership.

Variable	Test Statistics (γ)	p-value	Decision for H_o	Interpretation
Economic Well-being vs. Length of Membership	-0.176	0.381	Failed to Reject H_o	Not Significant

Table 4e. Relationship between the Level of Cooperative Contributions to Member's Economic Well-being and Length of Membership

Table 4e presents the relationship between the level of cooperative contributions to members' economic well-being and length of membership using Goodman and Kruskal's Gamma Coefficient. The findings revealed that there is no significant relationship between the variables ($\gamma = -0.176$, $p = 0.381$), therefore, the null hypothesis (H_o) is not rejected. This indicates that the length of membership does not significantly influence members' perceptions of the cooperative's contributions to their economic well-being. The high p-value suggests that both new and long-term members generally perceive similar economic benefits from the cooperative.

The findings imply that the cooperative provides relatively equal economic opportunities and financial support to members regardless of how long they have been affiliated with the organization. Whether members are newly enrolled or have maintained long-term membership, they appear to experience similar levels of financial assistance, access to credit, savings opportunities, and economic support. This may indicate that the cooperative's programs and services are consistently accessible and beneficial to all members irrespective of membership duration.

The findings are consistent with the study of Paradero et al. (2021), which found that cooperative effectiveness in improving members' financial and social welfare was more strongly influenced by organizational practices and service accessibility than by membership-related demographic characteristics. Their study emphasized that cooperatives promote inclusive economic support systems that provide benefits to members collectively regardless of their length of membership.

Similarly, Santos and Mercado (2022) reported that cooperative members experienced similar levels of economic satisfaction and financial support regardless of membership duration. Their study explained that cooperative financial services and livelihood programs are generally designed to be equally accessible to all members, thereby minimizing economic disparities associated with tenure. This supports the present study's finding that length of membership does not significantly affect perceptions of economic well-being contributions.

In contrast, some studies suggest that longer membership may strengthen economic well-being due to increased familiarity with cooperative services and greater participation in organizational activities. According to Food and Agriculture Organization of the United Nations (2021), members with longer cooperative involvement often develop stronger financial engagement, greater trust in the organization, and increased utilization of economic programs, which may contribute to improved economic stability. The report highlighted that sustained participation in cooperative activities can enhance members' financial resilience and economic empowerment. However, unlike the present study, the report focused on broader cooperative development outcomes rather than members' subjective perceptions of economic well-being.

The absence of a significant relationship between length of membership and members' economic well-being implies that the cooperative is able to provide economic benefits equitably across its membership base. Regardless of whether members are newly admitted or have been affiliated with the cooperative for many years, they generally perceive similar levels of financial assistance, economic support, and access to opportunities. This suggests that the cooperative's programs and services are designed and implemented in a manner that promotes inclusivity and equal access to benefits.

For the Board of Directors and officers, the findings imply that maintaining accessible and responsive services for all members should remain a priority. Since membership duration does not appear to affect perceptions of economic well-being, efforts may be directed toward enhancing the quality and effectiveness of programs rather than providing preferential opportunities based on tenure. The cooperative may continue to ensure that new members are immediately integrated into programs and services that contribute to their economic welfare.

The findings also indicate that economic well-being is likely influenced by factors other than length of membership, such as the quality of services, member participation, financial literacy, and organizational support. Consequently, the cooperative may strengthen initiatives that encourage active engagement, capacity-building, and financial education among members. Overall, the results reinforce the cooperative's role as an inclusive institution that promotes equitable economic empowerment and financial well-being for all members regardless of membership duration.

Relationship between the Level of Cooperative

Contributions to Members' Economic

Well-being and Cooperative Services Availed

Table 4f below shows the relationship between the Level of Cooperative Contributions to Member's Economic Well-being and Cooperative Services Availed.

Table 4f. Relationship between the Level of Cooperative Contributions to Member's Economic Well-being and Cooperative Services Availed

Variable	Test Statistics (χ^2)	p-value	Decision for H_o	Interpretation
Economic Well-being vs. Cooperative	29.103	0.512	Failed to Reject H_o	Not Significant

Services Availed				

Table 4f presents the relationship between the level of cooperative contributions to members' economic well-being and cooperative services availed using Chi-square Test of association. The findings revealed that there is no significant relationship between the variables (χ^2 = 29.103, p = 0.512), therefore, the null hypothesis (H_o) is not rejected. This indicates that the cooperative services availed by members do not significantly influence their perceptions of the cooperative's contributions to their economic well-being. Although the gamma value suggests a weak negative relationship, the association is statistically insignificant.

The findings imply that members generally perceive similar economic benefits from the cooperative regardless of the type or number of services they avail themselves of. Whether members primarily utilize savings, loans, insurance, or other cooperative programs, they still experience comparable levels of economic support and financial assistance. This suggests that the cooperative's contributions to economic well-being extends beyond the direct use of services and may also be rooted in broader organizational support, financial security, and collective economic empowerment.

The findings are consistent with the study of Paradero et al. (2021), which revealed that cooperative effectiveness in improving members' financial and social welfare was more strongly influenced by organizational practices, accessibility of programs, and member participation than by the specific services utilized by members. Their study emphasized that cooperatives promote inclusive economic support systems that benefit members collectively.

Similarly, Lopez and Ramirez (2023) found that cooperative members experienced financial improvement and economic security regardless of the specific cooperative services they availed. Their study noted that membership itself provides access to economic opportunities, financial guidance, and social capital that contribute to improved economic well-being. This supports the present study's finding that cooperative services availed do not significantly determine members' perceptions of economic benefits.

In contrast, some studies suggest that availing multiple cooperative services may positively influence economic well-being. According to International Cooperative Alliance (2022), active utilization of cooperative services such as credit, savings, insurance, and livelihood programs can strengthen members' financial resilience and improve household economic conditions. The report emphasized that greater engagement with cooperative programs may enhance members' economic opportunities and long-term financial stability. However, unlike the present study, the report focused on the broader developmental role of cooperatives rather than members' subjective perceptions of economic well-being.

The absence of a significant relationship between cooperative services availed and members' economic well-being suggests that the cooperative's economic contributions are experienced broadly among members, regardless of the specific services they utilize. This implies that the cooperative has established an inclusive system in which economic benefits are not limited to members who avail themselves of multiple or particular services. Instead, members may derive economic advantages through their overall membership, participation in cooperative activities, access to information, financial guidance, and the security provided by belonging to the organization.

For cooperative officers and the Board of Directors, the findings imply that efforts should not focus solely on increasing the utilization of specific services but also on strengthening organizational programs that promote financial literacy, member engagement, and economic empowerment. Maintaining equitable access to benefits and opportunities may further enhance members' perceptions of economic well-being.

The findings also suggest that future enhancement programs should emphasize holistic member development rather than concentrating exclusively on service utilization. Since members perceive similar economic benefits regardless of the services availed, the cooperative may continue fostering a supportive environment that encourages participation, capacity-building, and inclusive growth. Ultimately, the results reinforce the cooperative's role as a community-based institution that promotes collective economic welfare and financial resilience among its members.

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SUMMARY OF FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

Summary of Findings

The findings of the study were specified as follows:

1. Majority of the respondents belonged to the 31 to 40 years old age bracket, comprising 39.70% or 69 out of 174 respondents, while the least represented age group was 21 to 30 years old with 5.20% or 9 out of 174 respondents. In terms of sex, most of the respondents were male, accounting for 95.40% or 166 out of 174 respondents, whereas female respondents represented only 4.60% or 8 out of 174 respondents. As to civil status, the majority were married with 74.70% or 130 out of 174 respondents, while single respondents comprised 25.30% or 44 out of 174 respondents. Regarding educational attainment, most respondents were high school graduates, accounting for 54.00% or 94 out of 174 respondents, while elementary and postgraduate respondents recorded the lowest percentage at 0.60% or 1 out of 174 respondents each. In terms of length of membership, the majority of the respondents had been members for more than three years, representing 84.50% or 147 out of 174 respondents, whereas only 15.50% or 27 out of 174 respondents had been members for less than three years. With respect to cooperative services availed, the highest proportion of respondents availed themselves of savings, petty cash, salary, and emergency loans, accounting for 43.10% or 75 out of 174 respondents. On the other hand, the least availed services were savings with educational and salary loan, and savings with educational, salary, and emergency loan, both registering only 0.60% or 1 out of 174 respondents.

2. The level of cooperative contributions to members' social well-being obtained an overall mean score of 3.43 (SD = 0.33), interpreted as High. Among the indicators, the highest mean score was recorded for the statement, "The cooperative promotes equality and democracy through fair and equitable distribution of income among its members," with a mean of 4.25 (SD = 0.64), interpreted as Very High. In contrast, the statement, "Alleviates poverty, ignorance and misery via social protection of rights and opportunities," obtained the lowest mean score of 2.30 (SD = 0.92), interpreted as Low.

In terms of economic well-being, the cooperative contributions obtained an overall mean score of 3.48 (SD = 0.35), interpreted as High. The highest mean score was obtained by the statement, "Increase the opportunity to avail basic needs of living and widens the capacity to life-sustaining goods such as food, clothing, shelter, health and protection," with a mean of 4.09 (SD = 0.66), interpreted as High. Meanwhile, the statement, "Helps the establishment, maintenance and development of microenterprise for the growth of the community," received the lowest mean score of 2.19 (SD = 0.86), interpreted as Low.

Overall, the results show that the cooperative's contributions to both social well-being and economic well-being were rated High by the respondents.

3. Age (γ = -0.100, p = 0.388), educational attainment (γ = 0.156, p = 0.210), and length of membership (γ = 0.093, p = 0.636) showed no significant relationship with members' social well-being. Similarly, sex (χ^2 = 0.344, p = 0.952), civil status (χ^2 = 2.362, p = 0.501), and cooperative services availed (χ^2 = 21.478, p = 0.872) were not significantly associated with members' social well-being.

4. Age (γ = -0.146, p = 0.227), educational attainment (γ = 0.165, p = 0.185), and length of membership (γ = -0.176, p = 0.381) showed no significant relationship with members' economic well-being. Similarly, civil status (χ^2 = 3.445, p = 0.328) and cooperative services availed (χ^2 = 29.103, p = 0.512) were not significantly associated with members' economic well-being. However, sex (χ^2 = 9.998, p = 0.019) was found to have a significant association with members' economic well-being.

Conclusions

Based on the findings of the study, the following conclusions were drawn:

1. Majority of the respondents were middle-aged, married, male members who had been part of the cooperative for more than three years. Most respondents were high school graduates and commonly availed

themselves of savings and loan services. This indicates that the cooperative primarily serves financially active members who rely on its services to support their personal and household needs.

2. The cooperative has a high impact on both the economic and social well-being of its members, with economic well-being obtaining a slightly higher rating than social well-being. The cooperative significantly helps members improve their financial condition through financial assistance, savings programs, and income opportunities, while also promoting equality, cooperation, unity, and positive relationships among members. However, the cooperative's contributions to entrepreneurship development, livelihood generation, poverty alleviation, leadership development, and technical assistance was perceived to be limited, indicating areas that require further improvement and enhancement.

3. There is no significant relationship between the respondents' social well-being and their profile variables, namely age, sex, civil status, educational attainment, cooperative services availed, and length of membership. Since all computed p-values exceeded the 0.05 level of significance, the null hypothesis (H_o) was not rejected.

These results suggest that the cooperative's contributions to the social well-being of its members are experienced consistently regardless of their demographic and membership characteristics. This indicates that the benefits promoting social well-being, such as fostering cooperation, social inclusion, mutual support, and a sense of belonging, are generally accessible to all members without being influenced by differences in age, sex, marital status, educational attainment, the type of cooperative services availed, or the length of membership.

Furthermore, the absence of significant relationships implies that the cooperative's social programs, policies, and services are implemented in an equitable and inclusive manner, enabling members from diverse backgrounds to experience comparable levels of social well-being. This reflects the cooperative's adherence to the cooperative principles of equality, democratic participation, and concern for members.

Overall, the findings demonstrate that members' personal and membership characteristics do not determine their perceived social well-being. Instead, the cooperative's shared values, collective activities, and member-oriented services appear to play a more important role in enhancing the social well-being of its members.

4. Age, educational attainment, length of membership, civil status, and cooperative services availed had no significant relationship with members' economic well-being. However, sex was found to have a significant association with economic well-being. Since the computed p-values for age, educational attainment, length of membership, civil status, and cooperative services availed were greater than the 0.05 level of significance, the null hypothesis (H_o) for these variables was not rejected. Conversely, the null hypothesis (H_o) for sex was rejected because its p-value was less than the 0.05 level of significance.

These indicate that members generally experience similar economic benefits from the cooperative regardless of their age, educational attainment, civil status, length of membership, or the cooperative services they avail. This suggests that the cooperative provides its economic programs and financial services in an equitable manner, enabling members with different demographic and membership characteristics to attain comparable levels of economic well-being.

The significant relationship between sex and economic well-being, however, implies that male and female members may differ in how they experience or perceive the cooperative's economic benefits. This variation may be influenced by differences in financial responsibilities, income-generating opportunities, borrowing behavior, or utilization of cooperative resources. While the study did not determine the specific reasons for this difference, the result suggests that sex is a factor associated with members' perceived economic well-being.

Overall, the findings demonstrate that economic well-being among cooperative members is generally independent of most profile characteristics, except for sex. This implies that the cooperative effectively promotes economic well-being across its membership while highlighting the need to further examine and address the differing economic experiences of male and female members to ensure that cooperative programs and services remain inclusive and responsive to the needs of all members.

Recommendations

The following recommendations were based on the findings, conclusions, and implications.

1. The Cooperative Development Authority may intensify its support to cooperatives through capability-building programs, technical assistance, and monitoring mechanisms that encourage entrepreneurship, livelihood generation, and social protection initiatives. It may also develop programs that promote gender inclusivity and equal economic participation among cooperative members.

2. Credit cooperatives may enhance their financial and social programs by developing sustainable livelihood projects, entrepreneurship assistance, and financial literacy programs for members. They may also strengthen community outreach and leadership training activities to improve members' social involvement, confidence, and cooperative participation.

3. The cooperative may strengthen its entrepreneurship and livelihood development programs by providing business assistance, livelihood training, and microenterprise support to members. It may also expand technical and educational assistance programs to improve leadership skills, community participation, and member empowerment. In addition, the cooperative may continue enhancing its savings and loan services since these were identified as highly beneficial to members' economic well-being.

4. The Board of Directors and Officers may formulate policies and strategic programs that focus on inclusive growth, entrepreneurship development, and poverty alleviation initiatives for members. They may also strengthen gender-responsive programs and ensure equal access to economic opportunities, considering that sex was found to have a significant relationship with economic well-being. Furthermore, the Board may allocate resources for leadership development, technical assistance, and community engagement activities to enhance members' participation and empowerment.

5. Members are encouraged to actively participate in cooperative activities, leadership programs, seminars, and livelihood trainings offered by the cooperative. They may also maximize the available services and programs of the cooperative, particularly those related to savings mobilization, financial management, and livelihood opportunities, in order to further improve their economic and social well-being.

6. Future researchers may conduct similar studies using a wider scope, larger sample size, or other variables not included in the present study. They may also explore qualitative approaches to better understand the experiences of members regarding the cooperative's contributions to their economic and social well-being. Further studies may focus on gender differences in economic well-being and evaluate the effectiveness of cooperative livelihood and entrepreneurship programs.

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