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Enhancing Resource Access through Cooperative Membership: The Case of the Teachers of the Luakan National High School, Philippines

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ABSTRACT

This study investigated the effect of cooperative membership on the resource access of the teachers of the Luakan National High School in Dinalupihan, Bataan, Philippines. The study aimed to: determine whether there is a significant difference in the estimated monthly consumption expenditures of the teachers before and after joining their consumer cooperative; explain how cooperative membership enhances the teachers' resource access and turns their capabilities into functionings; and discuss the problems being faced by the cooperative members. The needed data for the study were obtained through an online survey of 34 members of the cooperative and a face-to-face interview of 12 of their officials. The study found a significant difference between the estimated monthly consumption expenditures of the teachers before (M = 7,514.71, SD = 5,240.41) and after (M = 9,638.24, SD = 5,886.66) joining their cooperative; t = -11.43, p = 0.000. It suggests that cooperative membership has an effect on resource access, as indicated by the change in their estimated monthly consumption expenditures. The study also found that cooperative membership enhances the teachers' resource access and turns their capabilities into functionings through the provision of meals, financial benefits, and collegial and moral support. The cooperative officials' slow decision-making, competition from donor and school-managed canteens, and prohibition of sales outside the designated class breaks are the problems being faced by the teachers.

Keywords
Capability Approach
Cooperative Membership
Economic Participation
Functioning Member
Resource Access

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Introduction

A cooperative is a duly registered association of persons, with a common bond of interest, who have voluntarily joined together to achieve a lawful common social or economic end [1][2]. According to Article 2 of Republic Act No. 9520 (otherwise known as the Philippine Cooperative Code of 2008), it is the policy of the state to foster the creation and growth of cooperatives as vehicles for promoting self-reliance and attaining economic development and social justice.

The positive effects of cooperative membership on farmers are well documented in the literature. According to Ahmed and Mesfin [3], agricultural cooperative membership led to an improvement in the well-being of smallholder farmers in Eastern Ethiopia. Kahinde and Ogundeji [4], on the other hand, attested that cooperative membership had provided access to credit and other services, which consequently led to higher productivity and income among farmers in Southwestern Nigeria. Similarly, Wu, Guo, and Guo [5] found that cooperative membership had a positive and significant impact on family farms' income in China. Kalogiannidis, Karafolas, and Chatzitheodoridis [6], meanwhile, found that resource sharing among cooperative members in Greece led to increases in farm productivity and sustainability by 94.2% and improved access to credit by 91.5%. In addition, Geffersa [7] showed that cooperative membership of maize farmers in Ethiopia increased inorganic fertilizer use intensity by 4.2% and increased the probability of inorganic fertilizer being used for the first time by 5.3%. Finally, Ma et al. [8] concluded that cooperative membership enhanced the income generation of farmers engaged in eco-industries in China.

Cooperative membership also had positive effects on teachers and those employed in the education sector. Angeles and Genita, Jr. [9] found that cooperative membership augmented the income of the employees of the University of the Philippines and provided them with a mechanism to respond to a pressing financial need. Daus-Taruc [10], on the other hand, found that most cooperatives based in higher education institutions (HEIs) are credit, multi-purpose, consumer, and housing cooperatives offering cash loans and various commodities and services to their members. The Cooperative Development Authority [11], meanwhile, showcased the success of the Padre Mariano Gomez Elementary School Teachers' Multi-Purpose Development Cooperative in overcoming the challenges of operations. The success of

the said elementary school-based cooperative was attributed to transparency, honesty, loyalty to the school, and maintaining a good relationship with the school administration [11].

In Malaysia, meanwhile, cooperatives were first established in schools in 1968. At that time, the purpose of school cooperatives was to enable students to purchase food and stationery products. Lately, however, they are being used not only to provide services but also to develop the students' entrepreneurial skills [12].

In line with the foregoing discussion of school cooperatives, this study investigated the effect of cooperative membership on the resource access of the teachers of the Luakan National High School in Dinalupihan, Bataan, Philippines. The study aimed to:

- determine whether there is a significant difference in the consumption expenditures of the teachers before and after joining their consumer cooperative;
- explain how cooperative membership enhances the teachers' resource access and turns their capabilities into functionings; and
- discuss the problems being faced by the members of the said consumer cooperative.

The cooperative principle of member economic participation and the capability approach were used as elements of the study's framework. According to the principle of member economic participation, members contribute equitably to the capital of their cooperative. They receive limited compensation for the services rendered to their cooperative and receive limited interest on capital that they paid as a condition of their cooperative membership [13]. This limitation on the interest on capital is directly opposed to the profit maximization motive that is taught by the theory of the firm in microeconomics. The capability approach, on the other hand, regards the freedom to achieve wellbeing as very important, and that wellbeing is understood in terms of a person's capability and functioning. Capability is the doing or being that a person can achieve if he or she chooses to do so, such as being healthy, educated, and married. Functioning, on the other hand, is a capability that has been realized [14]. In addition, the goal of development is to expand the capabilities of people to live the lives they choose to lead [15]. In this particular study, economic participation through cooperative membership is considered as a means of enhancing resource access and turning capability into functioning.

Methods

This study used a mixed-methods research approach and a combination of case study and survey research designs. A quantitative research approach was needed in determining whether there is a significant difference in the estimated monthly consumption expenditures of the teachers before and after joining their consumer cooperative. A qualitative approach, on the other hand, was needed in explaining how cooperative membership enhances the teachers'

resource access and turns their capabilities into functionings, and in discussing the problems being faced by the members of the teachers' cooperative.

The study's unit of analysis was the individual teacher who is a member of the consumers cooperative at the Luakan National High School in Dinalupihan, Bataan, Philippines. The needed qualitative and quantitative data for the study were obtained through an online survey of 34 out of 34 members of the cooperative and face-to-face interviews with 12 out of 12 of their officials. The respondents gave their free prior and informed consent by clicking the yes box on the first page of the online survey questionnaire. The interviewees, on the other hand, gave their free prior and informed consent by signing above their printed names at the bottom of the free prior and informed consent form. The online survey ran from April 18, 2025, to May 28, 2025. The face-to-face interview with the officials of the cooperative, on the other hand, was conducted on May 26, 2025.

The online survey and interview responses were first recorded and summarized in a spreadsheet. Next, the means of the estimated monthly consumption expenditures of the teachers before and after joining their consumer cooperative were computed. Then, a paired samples t-test was conducted to determine whether there is a significant difference in the estimated monthly consumption expenditures of the teachers before and after joining their consumer cooperative. A significant difference in the estimated monthly consumption expenditures would suggest that cooperative membership indeed has an effect on the teachers' resource access. Finally, the modal or most frequent responses to qualitative questions were regarded as the emerging themes and subsequently used to answer the study's second and third objectives.

Results and Discussions

A. History, Organization, and Management of the Cooperative

The Luakan National High School Consumers Cooperative was established in 2022. According to the 12 officials, the cooperative was established to help teachers and students meet their need for food on class days. The same reason was given by 28 out of 34 members. Six out of 34 members, on the other hand, cited extra income for teachers as the reason behind the establishment of their cooperative. Table 1 summarizes the reasons for the establishment of the cooperative.

Table 1. Reasons for the Establishment of the Cooperative

Reason	No. of Members	Percentage
Help teachers and students meet their need for food	28	82.35
Extra income for teachers	6	17.65
Total	**34**	**100.00**

The cooperative has a board of directors with five members. Three of these five members also serve as the chair, vice chair, and treasurer, respectively. The cooperative also has a secretary, an audit committee with three members, and an election committee with three members. Fig. 1 illustrates how the 12 officials of the cooperative are organized.

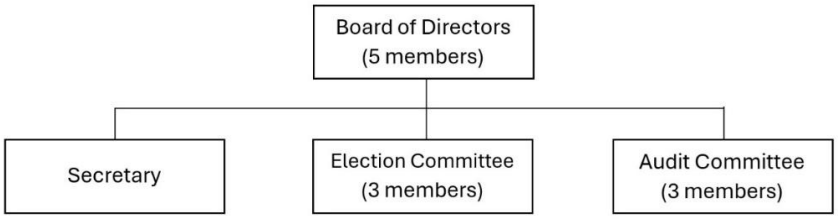


Fig. 1. Organization of the Cooperative's 12 Officials

The daily operations of the cooperative are supervised by the chair and assisted by the vice chair, treasurer, and secretary. All 12 officials of the cooperative receive no compensation for their services. They, however, receive free meals on class days. Each member pays a lifetime membership fee of Php 500.00. Each member has a minimum paid-in capital of Php 5,000.00. The maximum capital that a member can contribute, on the other hand, is Php 25,000.00. The interest that each member's capital can earn is limited, as indicated by the table of interest on capital issued by the audit committee. The capital contributions that the members make are proof that they follow the cooperative principle of member economic participation. The cooperative follows double-entry bookkeeping when recording transactions.

The sole business of the cooperative is the operation of a canteen. The canteen has a manager, a cook, and two vendors, whom they call "canteeners." The canteen sells meals and beverages for breakfast, lunch, and snacks. The canteen is open from 6:00 a.m. to 3:30 p.m. daily, except on weekends. The canteen relies on local suppliers for its ingredients. The canteen keeps a margin of 40% on its food and beverage sales. Seventy percent of their revenues are used in their operations, while 30% is saved. In other words, 70% of their revenues are retained earnings, while 30% are savings.

B. Cooperative Membership and Estimated Monthly Consumption Expenditures

In this study, a cooperative member's estimated monthly consumption expenditure was used as an indicator of resource access. It was assumed that the higher the individual cooperative member's estimated monthly consumption expenditure, the greater his or her ability to access resources. Since each member does not keep a record of his or her monthly consumption expenditures, the study had to resort to estimates made by each member. This has become a limitation of the study.

The result of the paired samples t-test showed a significant difference between the estimated monthly consumption expenditures of the teachers before joining the cooperative

(M = 7,514.71, SD = 5,240.41) and after joining the cooperative (M = 9,638.24, SD = 5,886.66); t = -11.43, p = 0.000. This result suggests that cooperative membership has an effect on resource access, as indicated by the change in the estimated monthly consumption expenditures. The result is consistent with the findings of previous studies [3][9][4][5] that cooperative membership leads to improvement of the members' wellbeing, income, and access to resources.

C. Cooperative Membership, Resource Access, Capabilities, and Functionings

According to the 12 officials of the cooperative, they are able to enhance their access to resources, particularly food, because of their cooperative membership. To them, the free meals on school days that the cooperative provides are a big help. One official of the cooperative attests.

> *"Malaking bagay sa aming mga teachers yung libreng pagkain na binibigay ng kooperatiba namin. Yung natitipid namin sa pagkain ay mapapambili na namin yun para sa pamilya namin."*
>
> (The free meals that our cooperative provides are a big help for us teachers. We have money to spend on our family because of our savings on food expenses.)

All 34 members of the cooperative said that their resource access was enhanced due to cooperative membership. The majority of them (27 out of 34 or 79.42%) were able to avail of free meals, services, financial benefits, and collegial and moral support. The reasons why the members think their resource access was enhanced are listed in Table 2.

Table 2. Reasons Why Members Think Their Resource Access was Enhanced

Reason	No. of Members	Percentage
Avail of free meals, services, financial benefits, and collegial and moral support	27	79.42
Able to sell food products legally	4	11.76
Members are willing to help others	3	8.82
Total	**34**	**100.00**

The mean satisfaction rating given by the 34 members on their cooperative was 4.82 or nearly 5.0, which has an adjectival equivalent of "very satisfied." They are generally very satisfied with their cooperative because it sells affordable food at their canteen. This reason was given by 24 out of 34 members. The reasons for being very satisfied with their cooperative are summarized in Table 3.

Table 3. The Members' Reasons for Being Very Satisfied with Their Cooperative

Reason	No. of Members	Percentage
Affordable food	24	70.59
Just started being a member	6	17.65
Can sell food in our canteen	4	11.76
Total	**34**	**100.00**

The members' mean awareness rating on the principle of member economic participation was 4.79 with an adjectival equivalent of "very aware." They are generally very aware of the said principle because it has been taught in their meetings and seminars. The members' sources of awareness on the principle of member economic participation are summarized in Table 4.

Table 4. Members' Sources of Awareness on the Principle of Member Economic Participation

Awareness Source	No. of Members	Percentage
Meetings and seminars	24	70.59
Sharing of officers and members	7	20.59
Experiences in school	3	8.82
Total	**34**	**100.00**

The desired capability of most members prior to their cooperative membership was to be financially stable. This was mentioned by 23 out of 34 members. The other capabilities that they want prior to cooperative membership are listed in Table 5.

Table 5. Members' Desired Capabilities Prior to Cooperative Membership

Desired Capability	No. of Members	Percentage
To be financially stable	23	67.65
To help others	6	17.65
To be an ordinary teacher	4	11.76
To be involved in school activities	1	2.94
Total	**34**	**100.00**

All 34 members claimed that they were able to realize their desired capabilities after cooperative membership. This implies that all of them were able to turn their desired capabilities into functionings. Functioning, according to the Stanford Encyclopedia of Philosophy [14], is a capability that has been realized.

The members gave a mean rating of 4.82 on the question of how instrumental their cooperative was in transforming their desired capabilities into functionings. The adjectival equivalent of 4.82 is "very instrumental." All 34 teachers shared that since becoming members of the cooperative, food and supplies have become more affordable to them, or better yet, meals have been free for them on school days.

D. Problems Being Faced by the Cooperative and Its Members

According to the 12 officials, their cooperative is facing two main problems, namely, competition from other canteens and the school policy of prohibiting sales outside of the designated class breaks. Their canteen's main competitors are the two school-managed canteens, while their secondary competitor is the canteen owned and operated by the donor

of the land where the school is built. Some teachers and their students feel obliged to buy from the school-managed canteens in order to keep their good relationship with the school principal. Similarly, some school officials and their students feel obliged to buy from the other canteen simply because its owner was the one who donated land for the establishment of their school. Meanwhile, the sales of all four canteens could be larger if they were allowed to sell outside the designated class breaks. Some students and teachers are too hungry to wait for the designated class breaks. They could ask permission from teachers or officials to make quick food purchases at the canteens whenever necessary.

The majority of the members (19 out of 34 or 55.88%) identified the slow decision-making of their officials as a problem that they are currently facing. This problem directly affects the daily operations of their canteen. Purchase of food ingredients, for instance, is delayed because the officials are too slow in deciding where and how much to purchase. The other problems being faced by the members are listed in Table 6.

Table 6. Problems Being Faced by the Members

Problem	No. of Members	Percentage
Slow decision-making	19	55.88
Unable to obtain profit share	8	23.53
None	7	20.59
Total	**34**	**100.00**

In summary, the cooperative officials' slow decision-making, competition from donor and school-managed canteens, and the school policy of prohibiting sales outside the designated class breaks are the problems currently being faced by the cooperative and its members.

Discussion

The findings of this study confirm that cooperative membership significantly enhances teachers' access to resources, as reflected in the increase in their estimated monthly consumption expenditures after joining the cooperative. This result aligns with previous studies demonstrating that cooperative participation improves members' economic well-being by providing better access to goods, services, and financial benefits [5][16]. In the Philippine context, this outcome is consistent with the principles outlined in the Cooperative Code of the Philippines (RA 6938), which emphasizes cooperatives' role in improving members' quality of life through pooled resources and shared benefits [1], [2].

The results also resonate with empirical studies in other settings, where cooperative membership was associated with higher income, productivity, and livelihood stability. For example, Ethiopian smallholder farmers gained improved welfare through cooperative membership [3], while Chinese farmers experienced substantial income growth due to cooperative participation [5]. Similarly, in Nigeria, access to cooperative services significantly

enhanced agricultural productivity [4]. These parallels suggest that the mechanism of cooperatives in empowering members is grounded in providing financial security, economies of scale, and collective bargaining power [17], [18].

Beyond material benefits, this study highlights the role of cooperatives in fostering collegial support and moral encouragement, echoing the broader empowerment function of academic cooperatives in the Philippines [9], [10] and comparable experiences in Malaysia [12]. The findings can also be interpreted through the lens of the capability approach, which views cooperatives as institutions that transform members' resources into meaningful functionings, such as better nutrition, financial resilience, and social solidarity [19]-[22].

Nonetheless, challenges remain, including slow decision-making and competition from other canteens. Addressing these issues requires adherence to cooperative governance standards and school policies [11], [23], alongside innovation in products and services to remain competitive. Thus, the study not only corroborates international evidence on cooperatives' socio-economic benefits but also underscores the need for stronger institutional practices to maximize their transformative potential.

Conclusions and Recommendations

The study concludes that cooperative membership enhances the teachers' resource access as evidenced by the change in their estimated monthly consumption expenditures. There is a significant difference between their estimated monthly consumption expenditures before joining their consumers cooperative (M = 7,514.71, SD = 5,240.41) and after joining it (M = 9,638.24, SD = 5,886.66); t = -11.43, p = 0.000. The study also concludes that cooperative membership enhances the teachers' resource access and turns their desired capabilities into functionings through the provision of free meals, financial benefits, and collegial and moral support. The cooperative officials' slow decision-making, competition from donor and school-managed canteens, and the school policy of prohibiting sales outside the designated class breaks are the problems currently being faced by the cooperative and its members.

The study recommends expediting the officials' decision-making through persistent follow-up by the members. Even the canteen manager and its three other staff members could make the necessary follow-up on decisions to be made daily. The study also recommends improving the food and beverage products being sold in their canteen. Students and teachers will patronize their canteen more if they find the food and beverages there more delicious, more nutritious, healthier, and safer. This, of course, is on the assumption that their prices are competitive or comparable to those of the three other canteens at the Luakan National High School. To avoid conflicts with the principal and other school officials, the cooperative canteen should comply with the policy on selling at designated class breaks. This policy has been

formulated and implemented with the students' security or safety in mind. Finally, the study recommends using the retained earnings and savings of the consumer cooperative to diversify its products and become a multipurpose cooperative in three years. This, after all, is the vision of their officials.

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Conflict of Interest

The author declares no conflict of interest.

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