

Awareness on Cooperatives Concepts Among Community Stakeholders in Lingayen, Pangasinan: Basis for the Creation of Cooperative Organization Training Extension Manual

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Abstract – Cooperatives have a significant impact on the economy, particularly in rural areas, by creating livelihood opportunities and promoting economic growth. However, many people lack awareness of cooperative concepts and their benefits, which can hinder cooperative development and community progress. The focus of the research was to assess the level of awareness on community stakeholders among community stakeholders in Pangasinan, Philippines. Descriptive survey design was used and a survey questionnaire was developed as the primary research instrument for this study to the study. Purposive sampling technique was employed to select 105 community stakeholders as respondents. The collected data were analyzed using statistical tools such as frequency, percentage, average weighted mean, and Likert-scale. The study found that most community stakeholders in Pangasinan were female, middle-aged, married, high school graduates, employed, and had a low average monthly household income. A small percentage of the respondents are currently members of cooperatives and significant number of community stakeholders expressed their willingness to organize a cooperative. The level of awareness among stakeholders on cooperatives, such as historical development of cooperatives, principles and values, organizational structure and financial organization, procedures for setting up a cooperative, cooperative practices, rights, duties, and responsibilities of cooperative members, and cooperative laws is relatively low. These findings suggest the need for educational initiatives and awareness campaigns to enhance the respondents' understanding of various aspects of cooperatives. The study recommends developing comprehensive training manual that contains in-depth knowledge about cooperatives, including their principles, benefits, and operational mechanisms. There is also a need to strengthen outreach and awareness campaigns to reach a wider audience and disseminate information effectively about cooperatives. Lastly, it is recommended to forge strategic alliances and partnerships with academic institutions, government agencies, and civil society organizations to jointly promote cooperative awareness. It is hoped that policymakers, the academia and communities would benefit from the study.

Keywords – cooperative, awareness, community stakeholders, cooperative organization

INTRODUCTION

Globally, cooperatives play a pivotal role in the economic development of countries and communities. Cooperatives have aided in the creation of employment, the promotion of entrepreneurship, and the reduction of poverty by empowering individuals to collaborate and share resources. From agriculture to finance, healthcare to housing, cooperatives have demonstrated their viability as a paradigm for sustainable development that prioritizes people and their needs. Due to their emphasis on equity, equality, and social justice, cooperatives are

an indispensable instrument for fostering more inclusive and equitable societies.

As defined by International Cooperative Alliance (2018), cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. As an autonomous organization, they owned and run by their members to meet their shared economic, social, and cultural needs.

Cooperatives are democratically managed

through the 'one member, one vote' rule, regardless of the amount of capital contributed by each member. They prioritize values such as fairness, equality, and social justice, and aim to create sustainable enterprises that generate long-term jobs and prosperity. As they are not owned by shareholders, the benefits of their activity remain within the communities where they are established.

Moxom e al. (2021) argued in their paper that cooperatives have a key role to play in facilitating the implementation of Sustainable Development Goals (SDGs) highlighting that strong partnerships between and within cooperative organizations can be instrumental in improving the emerging role for the cooperative movement as a pivotal actor in SDG implementation at the global, national and local levels. Mhembwe and Dube (2017) emphasized the positive roles of cooperatives in sustaining the livelihoods of rural communities. According to their research, cooperatives were created as a means to maintain the livelihoods of rural communities. The implementation of cooperatives enabled rural residents to create job opportunities, enhance food production, empower the marginalized, particularly women, and encourage social unity and integration, thereby improving their livelihoods and reducing poverty. Cooperatives can be utilized in numerous ways to improve people's daily lives as are created to obtain affordable credit, buy farming and household necessities, sell products, and access various services such as electricity, irrigation, healthcare, and insurance (Rananavare, 2014)

Cooperatives in the Philippines play a significant role in the economy, with the government recognizing their potential in promoting sustainable development and reducing poverty. As of 2021, there are over 30,000 registered cooperatives complied with the reportorial requirements of Cooperative Development Authority (CDA) with 10.7 million members and 600,000 direct and 1.9 million indirect employees in the country, ranging from small-scale community-based organizations to large multi-purpose cooperatives. Cooperatives in the Philippines have a strong foundation in the legal system. According to International Labor Office (2020), the Philippine Constitution has a clear definition of what a cooperative is, and the Philippine Cooperative Code of 2008 (Republic Acts No. 9520) provides more details on the regulation of cooperatives.

Despite the strong legal framework for cooperatives in the Philippines, many Filipinos are still unaware of the existence and the benefits of cooperatives. Several regions in the country are deficient in cooperative promotion endeavors and public awareness campaigns. The Filipino population, due to factors such as poverty, geographical constraints, and limited educational prospects, faces restricted access to information and resources. Moreover, conventional business models are more familiar to certain individuals compared to cooperative business models. As a result, a collaborative endeavor by the government, civil society organizations, and the private sector is imperative to effectively raise awareness and advocate for the cooperative movement, underscoring its capacity to improve the lives of Filipinos.

A survey conducted by the International Research Group (2019) in the Philippines highlighted a common reason for non-members not joining cooperatives: a lack of knowledge. The study found that these non-members encountered difficulties in communication, held misconceptions, lacked accurate information about membership requirements, and had limited awareness of the services and products provided by cooperatives. As a result, their understanding of the nature, purpose, services, and membership of cooperatives was inadequate. This lack of awareness created a barrier that discouraged non-members from joining, as they felt uncertain about participating in a cooperative without sufficient knowledge of its operations and business model. According to Verma (2019), insufficient knowledge about cooperatives can lead to the development of misconceptions, which in turn can influence people's attitudes and behaviors towards cooperatives. For instance, the younger generation, who could play a significant role in promoting the cooperative concept, may show disinterest in working for or joining cooperatives.

Pangasinan, a province located in the northern region of the Philippines, is home to a number of cooperatives. These cooperatives have been established to provide economic opportunities and improve the livelihood of its members. The cooperative movement in Pangasinan has gained traction over the years, with many cooperatives now having a significant impact on the local economy. Castro (2020) studied the effectiveness of cooperatives in Pangasinan and found out that cooperatives provided substantial economic benefits to the members. However, the study also

revealed that the most commonly encountered problems by members were lack of understanding of the organization's objectives and principles and absence and inadequacy of trainings and education. Bitonio (2014) explored the viability and productivity of cooperatives in Pangasinan and the study revealed that cooperatives had small membership size and recommended a need to promote merger and consolidation between among strong and weak cooperatives to enable them to attain increase income and savings, investments, productivity, purchasing power and maximum utilization of economies of scale. Despite the progress made, there are still challenges that need to be addressed in order to fully harness the potential of cooperatives in Pangasinan.

In the Philippines, higher educational institutions have been mandated by the Commission on Higher Education (CHED) to extend their educational and civic services to the community through the provisions of extension programs. CHED defined an extension program as a set of activities aimed to transfer knowledge or technology or to provide services to the community in consonance with the programs offered by any higher educational institution.

The Pangasinan State University Lingayen Campus, as an educational institution, adheres to extension function, along with instruction, research and production. It is mandated is to take part in the promotion of socio-economic development of the community through the provision of different extension activities.

The BA Economics program of PSU Lingayen Campus is concerned with delivering extension programs to meet the objectives of the Extension Services Unit. It is committed to provide opportunities for the acquisition of technical skills needed for the enhancement and empowerment of the community folks and make them as productive and responsible members of the economy. Extension activities of the program include Financial Literacy, Adopt a Farmers-Association Extension project, Women Enterprise Development Training, Civil Service Examination Review Session, and Cooperative Organization.

The organization and development of cooperatives serve as the flagship extension activity of the BA Economics Program. Over the years, the program has actively contributed to the dissemination of community knowledge in Pangasinan. Through the conduct of seminars and training sessions on

Cooperative Organization, the program has effectively shared valuable expertise and technical know-how, fostering the transfer of knowledge to empower cooperatives within the community.

Conducting a study on cooperative awareness among community stakeholders is crucial for the continued success of the cooperative organization and development extension activity within the BA Economics program. Therefore, assessing the level of awareness of community stakeholders on the concepts of cooperatives is necessary. Through identifying knowledge gaps and areas for improvement, the program can design its extension activities to better meet the needs of the community. Additionally, understanding the perceptions and expectations of community stakeholders will help establish stronger partnerships and collaborations, ensuring the long-term impact of the program's cooperative organization initiatives. This study will also contribute to creating a more cooperative-minded community that recognizes the importance of cooperatives in promoting economic development and sustainable livelihood.

Ultimately, to ensure the sustainability and effectiveness of the flagship extension activity, the BA Economics Program recognizes the necessity of developing a Training Manual on Cooperative Organization. This endeavor aims to design a comprehensive and well-designed manual that can be used by the program to deliver consistent and high-quality training sessions, fostering the growth and success of cooperatives in the community. The manual encompasses various aspects of cooperatives such as their historical development, principles, characteristics, values, objectives, different categories and types, establishment procedures, cooperative laws, and more.

OBJECTIVES OF THE STUDY

The research aimed to determine the awareness of the community stakeholders in Pangasinan on the concepts of cooperatives which would be the basis for the creation of cooperative organization training Manual. Specifically, it sought to find answers to the following research questions:

1. What is the profile of the community people in terms of age, sex, civil status, highest educational attainment, employment, household size, and average monthly income, cooperative

membership and willingness to organize a cooperative?

2. What is the level of awareness of community stakeholders on cooperative concepts?

MATERIALS AND METHODS

Design and Procedure

This study aimed to determine the level of awareness of community stakeholders on the concepts of cooperatives in Lingayen, Pangasinan. The study used descriptive design involving both quantitative and qualitative data collection methods. A purposive sampling technique was employed to select 105 community stakeholders as respondents for this study. These stakeholders were chosen based on their involvement and influence in cooperative-related activities in the area.

A survey questionnaire was developed as the primary research instrument for this study. The questionnaire consisted of two parts. The first part focused on gathering demographic information about the respondents, including age group, sex, civil status, highest educational attainment, average household income, status of employment, cooperative membership and willingness for cooperative organization. The second part assessed the level of awareness of community stakeholders on cooperative concepts, principles, benefits, and organizational structures. The survey questionnaire was administered online using Google Forms, and content validation was conducted by three experts in the field.

After the data were collected, they were tabulated and processed for analysis using statistical software package called SPSS. Descriptive statistics, such as frequency distributions, percentages, and average weighted mean were used to summarize the demographic data and assess the overall level of awareness among the respondents.

The research findings were presented through tables, accompanied by a discussion of their implications. Recommendations were provided to enhance cooperative education among community members.

This study had certain limitations. First, the sample size was relatively small, which may limit the generalizability of the findings. Also, the study focused specifically on community stakeholders in

Lingayen, Pangasinan, which may not be representative of other regions or communities. Despite these limitations, the findings of this research findings can potentially inform the development of targeted interventions and educational programs to enhance cooperative awareness among the stakeholders in the community.

RESULTS AND DISCUSSION

I. Demographic Profile of the Respondents

Table 1.1 Frequency and Percentage Distribution of the Community Stakeholders according to Age Group

Age Group	Frequency	Percentage
24 years old and below	6	24.9
25 – 54 years old	4	22.6
55 – 64 years old	98	44.3
65 years old and over		
Total	105	100%

Table 1.1 shows the distribution of respondents across different age groups. The findings indicate that the majority of the respondents, comprising 54% of the total sample, belong to the middle-aged population, specifically within the age range of 25 to 54 years old. In contrast, the younger age group, 24 years old and below, represents a smaller percentage, accounting for only 6% of the respondents, while the older age groups, 55-64 years old and 65 years old and over, constitute 33% and 7%, respectively. These results suggest that the study includes a relatively higher proportion of older individuals and a relatively smaller proportion of younger individuals.

Table 1.2. Frequency and Percentage Distribution of the Community Stakeholders according to Sex

Sex	Frequency	Percentage
Female	62	59%
Male	43	41%
Total	105	100%

Table 1.2 depicts the distribution of respondents by sex. The findings reveal that female participants represent the majority, accounting for 59%. Meanwhile,

male respondents constitute 41% of the sample. These results indicate a relatively higher participation of female individuals in the study on cooperative awareness. The study acknowledges the significance of gender diversity and the inclusion of perspectives from both male and female participants, contributing to a more comprehensive understanding of cooperative awareness among the community stakeholders.

Table 1.3. Frequency and Percentage Distribution of the Community Stakeholders according to Year Level

Civil Status	Frequency	Percentage
Single	34	32%
Married	67	64%
Widowed	2	2%
Separated	2	2%
Total	105	100%

Table 1.3 depicts the distribution of the community stakeholders in terms of civil status. Based on the results, married individuals make up the majority of the respondents. The study also includes participants from various civil status categories. Approximately 32% of the respondents are single, representing a notable portion of unmarried individuals who took part in the research. Additionally, a small proportion or 2%, consists of widowed individuals who have experienced the loss of a spouse. Similarly, 2% of the participants are in a state of separation or legal separation.

Table 1.4. Frequency Count and Percentage Distribution of the Community Stakeholders according to Highest Educational Attainment

Highest Educational Attainment	Frequency	Percentage
Elementary level	5	5%
Elementary graduate	9	9%
High school level	27	26%
High school graduate	34	32%
Vocational level/graduate	5	5%
College level	14	13%
College graduate	11	10%
Total	105	100

Table 1.4 depicts the distribution of the respondents in terms of educational background. The

largest group of respondents, comprising 32%, reported being high school graduates. This suggests that a significant proportion of the participants have completed their secondary education. Additionally, 13% of the respondents indicated being college-level, while 10% reported being college graduates. These results highlight the presence of individuals with higher levels of education in the sample.

There is a smaller proportion of respondents with lower educational attainment. For example, 9% of the participants reported being elementary graduates, and 5% indicated having completed vocational education. These findings suggest that while the majority of the respondents have attained at least a high school education, there is still a portion of the sample with lower educational levels.

Table 1.5. Frequency Count and Percentage Distribution of the Community Stakeholders According to Average Family Monthly Income

Average Monthly Household Income	Frequency	Percentage
₱21,914 and below	44	42%
₱21,915 – ₱43,828	32	30%
₱43,829 – ₱76,669	19	18%
₱76,670 – ₱131,484	7	7%
₱131,485 – ₱219,140	2	2%
₱219,141 and above	1	1%
Total	105	100

Table 1.5 shows the distribution of the respondents according to year level. The findings disclose a diverse range of household income levels among the respondents.

The majority of the respondents (42%) reported having a monthly family income of ₱21,914 and below. This suggests that a significant proportion of the participants come from households with lower income levels. Additionally, 30% of the respondents fell into the income bracket of ₱21,915 to ₱43,828, indicating a sizable portion of the sample with a moderate-income range. Furthermore, 18% of the participants reported having a family income between ₱43,829 and ₱76,669, while 7% fell into the bracket of ₱76,670 to ₱131,484. These results highlight the presence of respondents from households with relatively higher income levels. It

is worth noting that a smaller proportion of the respondents, 2% and 1% respectively, reported having a family income of ₱131,485 to ₱219,140 and ₱219,141 and above.

The findings from the survey reflect a concerning trend of low household incomes among the respondents, with a significant number falling below the poverty line. These results align with the Annual Poverty Indicators Survey conducted by the Philippine Statistics Authority, which reveals the average per capita income in the country to be approximately Php 28,000. It is worth noting that the data indicates a significant income disparity, with the least 30% of households having an average per capita income of Php 8,000, while the top 70% of families earn significantly higher at Php 39,000. These figures highlight the existence of economic inequality within the population.

Table 1.6. Frequency and Percentage Distribution of the Community Stakeholders According to Status of Employment

Status of Employment	Frequency	Percentage
Employed	73	70%
Unemployed	15	14%
Self-employed	17	16%
Total	105	100

Table 1.6 shows the distribution of the respondents according to status of employment. The results indicate that an overwhelming majority of the respondents, accounting for 70%, are currently employed. This suggests a relatively favorable employment rate among the respondents. Further, 14% of the respondents reported being unemployed, while 16% identified themselves as self-employed. These figures highlight the presence of individuals who are currently not engaged in formal employment and have chosen to pursue self-employment opportunities. The data reflects the dynamic nature of the labor market, with individuals having different employment statuses based on their circumstances and choices. It is worth noting that unemployment, although at a relatively lower percentage, is still a concern that needs attention.

Table 1.7. Frequency and Percentage Distribution of the Community Stakeholders According to Cooperative Membership

Cooperative Membership	Frequency	Percentage
Yes	14	13%
No	91	87%
Total	105	100

Table 1.7 shows the distribution of the respondents according to cooperative membership. The findings disclose a diverse range of household income levels among the respondents. The findings reveal that a small proportion of the respondents or 13% are currently cooperative members. This suggests that there is a relatively low level of cooperative membership among the surveyed individuals. On the other hand, the majority of the respondents or 87%, reported not being cooperative members. This indicates a significant gap in terms of cooperative participation and suggests that there is room for growth and expansion in cooperative membership. The low percentage of cooperative membership highlights the need for increased awareness and promotion of cooperative organizations among the surveyed individuals and the wider community. Cooperative organizations have the potential to offer various benefits, such as improved access to resources, collective decision-making, and enhanced economic opportunities. Therefore, efforts should be made to raise awareness about the advantages of cooperative membership and encourage individuals to become active participants.

Table 1.8. Frequency and Percentage Distribution of the Community Stakeholders according to Willingness to Organize a Cooperative

Willingness to Organize Cooperative	Frequency	Percentage
Yes	14	13%
No	91	87%
Total	105	100

Table 1.8 shows the distribution of the respondents according to willingness to organize a cooperative. The findings reveal that 93% of the

respondents expressed a willingness to organize a

Awareness Indicators	Mean	Interpretation
I am aware of the meaning of cooperative.	3.03	Moderate
I am aware of the historical development of cooperatives.	2.57	Low
I am aware of the principles and values of cooperatives.	2.61	Moderate
I am aware of the goals and objectives of cooperatives.	2.75	Moderate
I am aware of the different types of cooperatives.	2.82	Moderate
I am aware of the commonalities and differences of cooperatives with other business organizations.	2.73	Moderate
I am aware of the organizational structure and financial organization of a cooperative.	2.54	Low
I am aware of the procedures for setting up a cooperative.	2.46	Low
I am aware of cooperative practices like capital formation and cash trading.	2.49	Low
I am aware of the rights, duties, and responsibilities of a cooperative member.	2.67	Moderate
I am aware of the benefits received by a member of a cooperative.	3.01	Moderate
I am aware of the importance and contributions of cooperatives to economic development.	2.78	Moderate
I am aware of the roles of cooperative education, training, and information.	2.42	Low
I am aware of the concept of cooperative entrepreneurship which is linked to the viability and durability of cooperative enterprise.	2.33	Low
I am aware of some cooperative laws like the R.A 9520 or Philippine Cooperative Code of 2008.	1.63	Very low
I am aware of the roles and mandates of the Cooperative Development Authority (CDA).	1.74	Very Low
Average Weighted Mean	2.53	Low

cooperative. This indicates a strong inclination and positive attitude towards cooperative formation and collaboration. Conversely, a small percentage of the respondents, expressed a lack of willingness to organize a cooperative. While this group may have various reasons for their reluctance, it highlights the need to understand and address potential barriers or concerns that hinder their willingness to engage in cooperative endeavors. The high percentage of respondents expressing willingness to organize a cooperative suggests a favorable environment for cooperative development and highlights the potential for fostering cooperative initiatives in the community. It signifies a

readiness to embrace cooperative principles, such as collective decision-making, shared benefits, and mutual support.

II. Level of Awareness on Cooperatives of Community Stakeholders

Based on the survey results presented in Table 2, it is evident that the level of awareness among community stakeholders in Pangasinan regarding cooperatives is relatively low. The overall weighted mean of 2.53 indicates a lack of comprehensive understanding of cooperative concepts among the respondents. Among the indicators assessed, the respondents showed a relatively better understanding of the meaning of cooperative, as indicated by a mean result of 3.03. This shows that the basic meaning of cooperatives is generally understood by the community members. However, the indicator pertaining to cooperative laws such as the R.A 9520 or Philippine Cooperative Code of 2008 received the lowest mean result of 1.63.

The indicators related to the meaning of cooperatives, goals and objectives, types of cooperatives, benefits received by members, and the importance of cooperatives to economic development received mean scores ranging from 2.75 to 3.03, indicating a moderate level of awareness. Several indicators where the respondents demonstrated a low level of awareness. These indicators include the historical development of cooperatives, principles and values, organizational structure and financial organization, procedures for setting up a cooperative, cooperative practices, rights, duties, and responsibilities of cooperative members, and cooperative education, training, and information. The mean scores for these indicators ranged from 2.33 to 2.82, reflecting a need for improvement in understanding these aspects of cooperatives.

Further, two indicators received very low mean scores, indicating a significant lack of awareness among the respondents. These indicators are related to cooperative laws, specifically the knowledge of the Philippine Cooperative Code of 2008 (R.A. 9520), and

the roles and mandates of the Cooperative Development Authority (CDA). This highlights a critical gap in knowledge and understanding of the legal framework and governing body of cooperatives.

These findings suggest the need for educational initiatives and awareness campaigns to enhance the respondents' understanding of various aspects of cooperatives. Efforts should focus on providing information and training on the historical development, principles, organizational structure, legal framework, and roles of different stakeholders in the cooperative sector.

Several studies have examined the awareness of stakeholders of cooperative concepts. Dorgi (2017) found out a significant factor contributing to the failure of agricultural cooperatives in Ethiopia – the lack of awareness among members regarding the fundamental concepts, principles, values, rights, and duties associated with cooperatives. The findings highlight that the members' insufficient understanding of the cooperative model, as well as the distinctive features that set cooperatives apart from other business forms, played a pivotal role in impeding the success and sustainability of these agricultural cooperatives. A study by Mishra and Kumar (2015) found that community stakeholders had limited knowledge about cooperatives, with many of them confusing them with other forms of businesses. Similarly, a study by Tambo (2013) revealed that community stakeholders in Nigeria had little understanding of cooperative principles and practices, which led to the failure of many cooperatives.

According to research carried out by the International Cooperative Alliance (2021), a significant number of young individuals have limited understanding of the cooperative business model. They tend to perceive cooperatives as outdated and view the governance processes associated with cooperatives as tedious and uninteresting. Sevinç's (2021) study on farmers' views of agricultural cooperatives found that some farmers were unsure about cooperatives and had little knowledge about their goals, services, membership criteria, and benefits. This suggests that not all farmers are familiar with the cooperative sector, and their

limited understanding of cooperative business concepts hampers their participation and membership.

CONCLUSION AND RECOMMENDATION

The study found out that in terms of demographics, most of the college community stakeholders are females, with an age group of 21 years old and above, married, high school graduate, employed and have an average monthly family income of ₱21,914. The findings reveal that a small proportion of the respondents or 13% are currently cooperative members while there is high percentage of respondents expressing willingness to organize a cooperative. Evidently, the results show that the level of awareness among community stakeholders in Pangasinan regarding cooperatives is relatively low backed up by an overall weighted mean of 2.53.

These findings suggest the need for educational initiatives and awareness campaigns to enhance the respondents' understanding of various aspects of cooperatives. Efforts should focus on providing information and training on the historical development, principles, organizational structure, legal framework, and roles of different stakeholders in the cooperative sector.

Based on the findings of the study conducted concerning the awareness of cooperatives among community stakeholders, several recommendations can be proposed to enhance the awareness of cooperatives in Pangasinan.

1. Develop comprehensive training program or a manual that offers in-depth knowledge about cooperatives, including their principles, benefits, and operational mechanisms.
2. Strengthen outreach and awareness campaigns to reach a wider audience and disseminate information effectively about cooperatives.
3. Provide community stakeholders with access to publications, guides, and case studies that highlight successful cooperative models and best practices.
4. Forge strategic partnerships with academic institutions, government agencies, cooperatives,

and civil society organizations to jointly promote cooperative awareness.

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