

Community Organizing and Economic Empowerment: Assessing the Effects of Multi-Purpose Cooperatives

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Abstract

Community organizing is widely recognized as a core strategy for advancing participatory development and collective empowerment; however, its role in shaping concrete economic outcomes within cooperative settings remains underexplored. This study examines how community organizing processes embedded in multi-purpose cooperatives contribute to members' economic empowerment, focusing on income generation, savings behavior, and investment participation. Employing a mixed-methods design, the research draws on survey data from 67 cooperative members and in-depth interviews conducted across three community-based multi-purpose cooperatives in an urban Philippine context. Quantitative findings demonstrate that cooperative membership is associated with improved income stability, increased capacity for savings, and expanded engagement in livelihood and small-scale investment activities. Qualitative analysis reveals that organizing practices—such as participatory assemblies, democratic decision-making, and mutual support mechanisms—play a critical role in strengthening members' economic confidence, financial discipline, and willingness to invest. These processes foster collective responsibility and sustained participation, reinforcing the cooperative as both an economic and social institution. The findings suggest that economic empowerment within cooperatives is not driven solely by access to financial resources, but is deeply shaped by the quality of social organization and participatory governance. By foregrounding community organizing as a mechanism of economic empowerment, this study contributes to community development and cooperative literature and offers practical implications for social workers, development practitioners, and policymakers seeking to strengthen cooperatives as vehicles for inclusive and sustainable local economic development.

Keywords: *Community organizing; Economic empowerment; Multi-purpose cooperatives; Participatory governance; Livelihood development*

Introduction

Across the Global South, cooperatives have been widely promoted as instruments for inclusive economic development, poverty reduction, and social empowerment, particularly among populations facing structural economic exclusion (ICA, 2015; Birchall, 2011). Multi-purpose cooperatives are designed to provide members with access to credit, livelihood opportunities, and collective economic support that individual households often lack, especially in informal and precarious labor markets (Develtere, Pollet, & Wanyama, 2008). Beyond their economic functions, cooperatives are inherently social institutions grounded in democratic governance, member participation, and collective ownership (Zeuli & Radel, 2005). Within this framework, community organizing serves as a foundational process through which cooperatives mobilize participation, build trust, and sustain collective action (Minkler & Wallerstein, 2012). However, despite their growing presence, cooperatives demonstrate uneven success in translating participation into sustained economic gains. Empirical evidence shows that while some cooperatives improve members' livelihoods, others struggle to generate meaningful improvements in income stability, savings behavior, and investment capacity (Birchall & Ketilson, 2009; Wanyama, 2014). This variability raises critical questions about the mechanisms through which cooperative participation produces economic empowerment. Existing cooperative research has largely emphasized institutional performance, financial viability, and sectoral contributions to local economies (Chaddad & Iliopoulos, 2013). While valuable, these studies often conceptualize economic outcomes as direct results of access to capital or financial services, paying limited attention to the social and organizational processes that mediate such outcomes. Meanwhile, community organizing and empowerment literature has extensively examined participation, collective agency, and social capital, but has given comparatively less empirical attention to how organizing practices influence concrete household-level economic indicators (Perkins & Zimmerman, 1995; Christens, 2010). Consequently, there remains a gap at the intersection of community organizing and cooperative economics—particularly in understanding how organizing processes within cooperatives shape members' income, savings, and investment behavior. This gap is especially pronounced in urban and peri-urban contexts in developing countries, where cooperatives operate amid economic insecurity, informal employment, and limited state support (Develtere et al., 2008; Wanyama, 2014). This study addresses this gap by examining community organizing as a mechanism of economic empowerment within multi-purpose cooperatives. Anchored in cooperative development theory and empowerment theory, the study employs a mixed-methods approach to analyze how organizing practices—such as participatory assemblies, democratic decision-making, and mutual support—affect members' income generation, savings capacity, and investment participation (Zeuli & Radel, 2005; Christens, 2010). Drawing on survey data and in-depth interviews with cooperative members in an urban Philippine context, the research moves beyond a purely financial assessment to foreground the role of participatory governance and collective action in shaping economic outcomes.

By empirically linking organizing processes to measurable economic indicators, the study contributes to community development and cooperative scholarship and offers practice-relevant insights for development practitioners, and policymakers seeking to strengthen cooperatives as inclusive and sustainable vehicles for local economic development.

Materials and Methods

This study adopted a mixed-methods research design, combining quantitative and qualitative approaches to examine how community organizing processes within multi-purpose cooperatives contribute to members' economic empowerment. The mixed-methods design was appropriate for capturing both measurable economic outcomes—such as income, savings, and investment—and the organizing experiences and participatory processes through which these outcomes were shaped. Quantitative data provided structured evidence of economic effects, while qualitative data offered contextual depth and explanatory insight into collective practices and member participation. The study was conducted in Zamboanga City, a

highly urbanized city in the southern Philippines composed of 98 barangays across two legislative districts. Zamboanga City was selected due to the presence of long-standing, community-based multi-purpose cooperatives operating in diverse urban and peri-urban contexts. Data were gathered from three barangay-based multi-purpose cooperatives located in Santa Catalina, Sinunuc, and Ayala, all situated in District I of Zamboanga City. These cooperatives were duly registered and actively operating at the time of the study. Field data collection was carried out over several months in 2017, preceding the completion and approval of the thesis in March 2018. Data collection activities were conducted during regular cooperative meetings, specially convened research gatherings, and scheduled interview sessions at cooperative offices and community meeting venues. The study population consisted of registered members of the three selected multi-purpose cooperatives. For the quantitative survey, the sample size was determined using Slovin's formula, which is appropriate when the population size is known and a specified margin of error is applied. Slovin's formula is expressed as:

$$n = N(1 + Ne^2) / (1 + Ne^2)$$

Where n represents the sample size, N the total population, and e the margin of error. Using an acceptable margin of error, the computed sample size resulted in 67 cooperative members, who served as survey respondents. Participants were drawn from members present during regular or specially convened cooperative meetings and who voluntarily consented to participate.

For the qualitative component, purposive sampling was employed to select participants for in-depth interviews and focused group discussions (FGDs). Selection criteria included length of membership, level of participation in cooperative activities, and familiarity with community organizing processes. This ensured representation of ordinary members, founding members, and those with leadership or organizational experience. Data were collected using three complementary methods: survey questionnaires, in-depth interviews, and focused group discussions. A structured questionnaire was used to collect quantitative data. The instrument consisted of three main sections: (1) community organizing experiences, including participation in meetings, assemblies, and organizing activities; (2) economic impact indicators, such as changes in income, savings accumulation, livelihood activities, and investments; and (3) selected social dimensions related to participation and collective engagement. The questionnaire was administered face-to-face during cooperative meetings or specially called research gatherings. Items were developed based on the research objectives and were reviewed and validated to ensure clarity, relevance, and appropriateness to the local context.

Semi-structured in-depth interviews were conducted to gather qualitative data on members' organizing experiences, economic activities, motivations for participation, and perceived benefits and challenges of cooperative membership. An interview guide was used to maintain consistency across interviews while allowing participants to elaborate freely on their experiences. Interviews were conducted face-to-face at cooperative offices, community venues, or other locations agreed upon by participants. The conversational approach encouraged openness and facilitated the collection of rich, experience-based narratives. Focused group discussions were conducted during cooperative meetings and informal group gatherings. FGDs enabled the exploration of shared experiences, collective reflections, and group dynamics related to organizing practices and economic outcomes. These discussions were particularly useful for validating survey findings and identifying common themes across cooperatives. FGDs were held within cooperative premises or community meeting areas, often coinciding with regular or special assemblies to ensure participant availability. Quantitative data were analyzed using descriptive statistical techniques, including frequencies, percentages, weighted means, and ranking for multiple-response items. These analyses were used to summarize patterns related to income, savings, livelihood activities, and investment behavior. Qualitative data from interviews and FGDs were analyzed using thematic analysis. Responses were transcribed, coded, and organized into thematic categories reflecting community organizing processes, economic empowerment experiences, and collective dynamics. Triangulation across survey, interview, and FGD data enhanced the credibility and validity of the findings. The study adhered to established ethical standards in social research. Participation was voluntary, and informed consent was obtained prior to data collection. Respondents were assured of confidentiality and anonymity, and no identifying information was disclosed in reporting the results. Cultural sensitivity was observed throughout the research process, particularly in interactions with community-based organizations and cooperative members. Participants were informed of their right to decline participation or withdraw at any stage without consequence.

Results

Table 1. Socio-Demographic Profile of Respondents (n = 67)

Variable	Category	Frequency	Percentage (%)
Age	21–30	8	11.9
	31–40	16	23.9
	41–50	26	38.9
	51–60	13	19.4
	61 and above	4	5.9
Sex	Male	23	34.0
	Female	44	66.0
Civil Status	Single	11	16.4
	Married	51	76.1
	Widowed/Separated	5	7.5

Table 1 presents the socio-demographic characteristics of the respondents drawn from three multi-purpose cooperatives (n = 67). The age distribution shows that the majority of respondents were **41–50 years old (38.9%)**, followed by those aged **31–40 (23.9%)** and **51–60 (19.4%)**. Only a small proportion belonged to the younger age group **21–30 (11.9%)**, while

respondents aged **61 and above (5.9%)** constituted the smallest segment of the sample. This distribution indicates that cooperative membership was largely concentrated among **middle-aged adults**, a group typically regarded as economically productive and actively engaged in livelihood generation. From a gender perspective, the respondents were predominantly **female (66.0%)**, compared to **34.0% male** members. This finding aligns with empirical studies showing that women are often more actively involved in cooperative participation, particularly in community-based and multi-purpose cooperatives, due to their central roles in household economic management and community networks (Wanyama, Develtere, & Pollet, 2009; Majee & Hoyt, 2011). Scopus-indexed research further suggests that women's participation in cooperatives is associated with stronger commitment to savings, collective decision-making, and mutual support mechanisms (Bibby & Shaw, 2014; Agarwal, 2018). In terms of civil status, the majority of respondents were **married (76.1%)**, while **16.4%** were single and **7.5%** were widowed or separated. The predominance of married members suggests that cooperative participation is closely linked to **household-level economic responsibilities**, such as income stabilization, savings for education and health, and investment in livelihood activities. Previous studies indicate that married individuals are more likely to engage in cooperative enterprises as a risk-sharing strategy and as a means of securing long-term economic security for their families (Birchall, 2011; Develtere et al., 2008). Overall, the socio-demographic profile reveals that participation in multi-purpose cooperatives is concentrated among **economically active, middle-aged, and predominantly female household members**. This pattern supports the argument that cooperatives function not merely as economic institutions but as **household-centered and gendered spaces of collective action**, where organizing processes intersect with everyday economic survival strategies. These characteristics provide an important contextual foundation for understanding how community organizing within cooperatives translates into economic empowerment outcomes observed in subsequent analyses.

Table 2. Modes of Entry and Cooperative Size

Variable	Category	Frequency	Percentage (%)
Mode of Membership	Invitation	23	34.3
	Application	18	26.9
	Referral	14	20.9
	Founding member	12	17.9
Cooperative Size	15–50 members	9	13.4
	51–100 members	34	50.7
	101–150 members	24	35.9

Table 2 presents the modes through which respondents entered the cooperative and the size of the cooperatives in terms of membership. Results show that the most common mode of entry was through **invitation (34.3%)**, followed by **application (26.9%)** and **referral (20.9%)**, and while **founding members** accounted for **17.9%** of the respondents. Taken together, invitations and referrals constitute more than half of the membership pathways, indicating that cooperative participation was largely facilitated through **interpersonal and social networks** rather than purely formal recruitment mechanisms. This pattern underscores the central role of **social capital and trust** in cooperative formation and expansion. Scopus-indexed studies consistently highlight that cooperatives rely heavily on relational ties—such as kinship, friendship, and neighborhood connections—to mobilize participation and sustain membership commitment (Birchall, 2011; Develtere, Pollet, & Wanyama, 2008). Socially mediated entry reduces perceived risk, enhances trust in cooperative leadership, and strengthens members' sense of ownership, which are critical for collective enterprises where economic outcomes depend on mutual cooperation (Ostrom, 2000; Wanyama, 2014). The presence of a substantial proportion of members who entered through formal application (26.9%) suggests that while social ties are dominant, cooperatives also maintain **institutionalized entry mechanisms** that allow expansion beyond immediate networks. This balance between informal recruitment and formal application processes reflects what Chaddad and Iliopoulos (2013) describe as the hybrid nature of cooperatives—simultaneously social organizations and economic enterprises. In terms of cooperative size, the majority of respondents belonged to cooperatives with **51–100 members (50.7%)**, followed by those with **101–150 members (35.9%)**, while only **13.4%** were from smaller cooperatives with **15–50 members**.

This distribution indicates that the cooperatives studied had moved beyond the initial formation stage and achieved a **moderate scale of membership**, which is often associated with greater organizational stability and diversified economic activities (Bijman et al., 2016). However, existing literature also cautions that increasing size may introduce coordination challenges and place greater demands on governance and organizing mechanisms (Cook & Burress, 2009).

Overall, the findings suggest that cooperative growth in this context is driven primarily by **socially embedded recruitment processes**, supported by formal membership procedures, and sustained within moderately sized organizations. These characteristics reinforce the importance of community organizing in managing growth, maintaining trust, and ensuring that expanding membership continues to translate into effective participation and collective economic benefits.

Table 3. Participation in Community Organizing Activities

Organizing Activity	Frequency	Rank
Year-end assembly	66	1
Christmas gathering	58	2
Orientation meetings	52	3
Regular assemblies	48	4
Election of officers	41	5
Raffle draws	13	6

Table 3 summarizes respondents' participation in key community organizing activities within the multi-purpose cooperatives. The most frequently attended activity was the **year-end assembly** ($n = 66$; **Rank 1**), followed by the **Christmas gathering** ($n = 58$; **Rank 2**). Participation was also high in **orientation meetings** ($n = 52$; **Rank 3**) and **regular assemblies** ($n = 48$; **Rank 4**), while **elections of officers** ($n = 41$; **Rank 5**) attracted moderate participation. **Raffle draws** ($n = 13$; **Rank 6**) were the least attended activity. High participation in **year-end and regular assemblies** indicates that members were actively engaged in formal organizational processes, including reporting, planning, and collective decision-making. Such assemblies are widely recognized in cooperative scholarship as critical spaces for **democratic governance and accountability**, where members exercise voice and oversight (Birchall, 2011; Chaddad & Iliopoulos, 2013). Regular attendance at **elections of officers** further reflects the presence of functioning participatory mechanisms, a core principle of cooperative organizations and a key determinant of organizational legitimacy and sustainability (ICA, 2015; Bijman et al., 2016).

The prominence of **orientation meetings** suggests that cooperatives invested in member education and socialization into organizational values and practices. Prior research emphasizes that orientation and continuous education strengthen members' understanding of cooperative principles, enhance compliance with collective rules, and increase long-term commitment (Zeuli & Radel, 2005; Wanyama, 2014). This finding supports the argument that organizing processes are not episodic but embedded throughout the cooperative life cycle.

Notably, **social events** such as Christmas gatherings ranked second in participation, underscoring their role in reinforcing **collective identity, trust, and social cohesion**. Scopus-indexed studies on community organizing highlight that informal and celebratory activities complement formal governance structures by nurturing relational bonds that sustain cooperation, particularly in community-based organizations (Putnam, 2000; Ostrom, 2000; Christens, 2010). These activities function as relational spaces where members reaffirm shared identity and solidarity, which in turn facilitate cooperation in economic and organizational endeavors.

Overall, the participation patterns in Table 3 indicate that the cooperatives studied combined **formal participatory governance with socially embedded organizing practices**. This blend aligns with contemporary community development literature, which argues that effective collective action emerges from the interaction of structured decision-making processes and relational forms of engagement (Minkler & Wallerstein, 2012; Develtere, Pollet, & Wanyama, 2008). Such organizing dynamics provide a crucial foundation for the economic outcomes examined in subsequent sections.

Table 4. Economic Impact of Cooperative Membership

Economic Indicator	Category	Frequency	Percentage (%)
Income Gain	PHP 1,000–25,000	25	37.3
	PHP 25,001–50,000	23	34.3
	PHP 51,000 and above	19	28.4
Savings	None	17	25.4
	PHP 1–25,000	25	37.3
	PHP 25,001–50,000	18	26.9
	Above PHP 50,000	7	10.4

Table 4 presents the reported economic outcomes of cooperative membership in terms of **income gains** and **savings accumulation** among respondents ($n = 67$). Results indicate that cooperative participation was associated with measurable economic benefits for a substantial proportion of members.

In terms of **income**, the largest group of respondents (37.3%) reported gains ranging from **PHP 1,000 to PHP 25,000**, followed closely by those reporting gains between **PHP 25,001 and PHP 50,000** (34.3%). Notably, 28.4% of respondents reported income gains exceeding **PHP 51,000**, suggesting that cooperative membership enabled not only supplemental income but, for some members, substantial economic returns. These findings align with Scopus-indexed studies showing that cooperatives can enhance household income by providing access to credit, pooling of resources, and opportunities for small-scale enterprise development (Develtere, Pollet, & Wanyama, 2008; Wanyama, 2014).

With respect to **savings**, approximately 74.6% of respondents reported having accumulated some level of savings since joining the cooperative. The largest proportion (37.3%) reported savings of up to **PHP 25,000**, while 26.9% accumulated savings between **PHP 25,001 and PHP 50,000**, and 10.4% reported savings exceeding **PHP 50,000**. Only 25.4% indicated having no savings. The ability of members to save, even at modest levels, is a critical indicator of improved financial resilience and household economic security (Collins et al., 2009; Banerjee & Duflo, 2011).

The observed patterns suggest that cooperatives function as **financial intermediaries and disciplining mechanisms**, encouraging regular savings behavior alongside income generation. Prior research emphasizes that cooperative-based savings schemes and collective norms around contribution and accountability play a significant role in shaping financial habits, particularly among low- and middle-income households (Birchall, 2011; Karlan et al., 2014). Moreover, the combination of income gains and savings accumulation reflects a shift from short-term consumption toward longer-term financial planning, a key dimension of economic empowerment (Sen, 1999; Kabeer, 2012).

Overall, the findings in Table 4 demonstrate that cooperative participation contributed positively to members' **household financial capacity**, not only by increasing income but also by enabling savings accumulation. These results reinforce the argument that the economic benefits of cooperatives extend beyond immediate income effects and are closely linked to organizing processes that promote financial discipline, mutual accountability, and collective economic action.

Table 5. Livelihood and Investment Activities Supported by Cooperatives

Activity Type	Frequency	Percentage (%)
Loans and lending	16	24.0
Market vending	11	16.0
Fishing-related activities	11	16.0
Buy-and-sell enterprises	9	13.0
Retail stores	8	12.0
Transport services	5	9.0
Farming/horticulture	4	6.0
Food services	3	4.0

Table 5 presents the range of livelihood and investment activities undertaken by cooperative members using cooperative-provided capital. Results show that the most frequently reported activity was **loans and lending (24.0%)**, followed by **market vending (16.0%)** and **fishing-related activities (16.0%)**. Other activities included **buy-and-sell enterprises (13.0%)**, **retail stores (12.0%)**, **transport services (9.0%)**, **farming and horticulture (6.0%)**, and **food services (4.0%)**. The dominance of **loans and lending** indicates that cooperatives functioned not only as providers of credit but also as platforms for **financial intermediation among members**. This finding is consistent with Scopus-indexed studies showing that members of multi-purpose and credit-oriented cooperatives often reinvest borrowed capital into small-scale lending activities as a strategy for generating steady returns and managing liquidity risks (Develtere, Pollet, & Wanyama, 2008; Wanyama, 2014). Such practices reflect adaptive livelihood strategies in contexts where formal financial services are limited or inaccessible.

The prominence of **market vending, fishing-related activities, and buy-and-sell enterprises** underscores the role of cooperatives in supporting **informal and micro-enterprise livelihoods**, which are central to urban and peri-urban economies in developing countries. Prior research highlights that cooperatives enhance the viability of these activities by enabling access to working capital, spreading risk, and stabilizing income flows (Ellis, 2000; Bijman et al., 2016).

These livelihood types are typically characterized by low entry barriers but high vulnerability to market fluctuations, making cooperative support particularly critical. Engagement in **retail trade and transport services** further illustrates livelihood diversification among members. Livelihood diversification is widely recognized as a key strategy for household economic resilience, allowing families to cope with income shocks and seasonal variability (Ellis, 2000; Scoones, 2009). Cooperative-supported diversification thus contributes not only to income generation but also to longer-term economic security.

The relatively smaller proportion of members engaged in **farming, horticulture, and food services** suggests that while agricultural and food-based activities remain relevant, cooperative-supported livelihoods in this urban context were more strongly oriented toward **trade and service-based enterprises**. This pattern aligns with empirical findings that urban cooperatives increasingly facilitate non-farm livelihoods as a response to land constraints and changing economic opportunities (Develtere et al., 2008; Wanyama, 2014).

Overall, the results demonstrate that cooperatives played a critical role in enabling **diverse and flexible livelihood strategies**, with lending and small trade emerging as dominant activities. These findings reinforce the argument that the economic impact of cooperatives extends beyond income gains to include **livelihood diversification, investment capacity, and adaptive economic behavior**, all of which are central dimensions of economic empowerment. Importantly, these outcomes are closely linked to organizing processes that foster trust, shared norms, and collective responsibility, enabling members to mobilize cooperative resources effectively.

Table 6. Social and Collective Outcomes of Cooperative Membership

Indicator	Yes (%)	No (%)
Increase in social networks	100	0
Sustained friendships	100	0
Mutual business support	71.6	28.4
Support for cooperative activities	86.6	13.4
Perceived economic benefit	100	0

Table 6 summarizes the social and collective outcomes associated with cooperative membership. Results show a **universal increase in social networks (100%)** and **sustained friendships (100%)** among respondents. A substantial majority also reported **mutual business support (71.6%)** and **support for cooperative activities (86.6%)**, while **all respondents (100%)** perceived cooperative membership as economically beneficial. The universal expansion of **social networks and sustained friendships** highlights the role of cooperatives as social spaces that foster repeated interaction, trust, and shared identity. Scopus-indexed studies on cooperatives and community organizations emphasize that regular participation in collective activities strengthens bonding social capital, which is essential for cooperation and collective problem-solving (Putnam, 2000; Ostrom, 2000; Develtere, Pollet, & Wanyama, 2008). These findings suggest that cooperative membership goes beyond transactional engagement and facilitates durable social relationships that underpin collective action.

The high level of **support for cooperative activities (86.6%)** reflects strong member commitment and organizational legitimacy. According to cooperative governance literature, active member support is a critical indicator of democratic vitality and organizational sustainability (Birchall, 2011; Bijman et al., 2016). Community organizing processes—such as assemblies, elections, and shared activities—create opportunities for members to exercise voice and responsibility,

reinforcing their sense of ownership over cooperative outcomes (Chaddad & Iliopoulos, 2013). The finding that **71.6% of respondents engaged in mutual business support** illustrates how social ties translate into economic cooperation. Previous research demonstrates that trust-based networks within cooperatives facilitate information sharing, informal mentoring, and reciprocal assistance, which are particularly valuable for small-scale and informal enterprises (Wanyama, 2014; Christens, 2010). Such mutual support mechanisms reduce individual risk and enhance members' capacity to sustain livelihood activities.

Notably, **all respondents perceived cooperative membership as economically beneficial**, reinforcing the close interrelationship between **social cohesion and economic outcomes**. This convergence supports theoretical arguments that economic empowerment is socially embedded and shaped by relational and organizational contexts rather than solely by access to financial resources (Sen, 1999; Kabeer, 2012). The results indicate that social and collective gains are not peripheral but integral to the economic benefits derived from cooperative participation.

Overall, the findings in Table 6 demonstrate that multi-purpose cooperatives function as **sites of social capital formation and collective empowerment**, where organizing practices foster trust, reciprocity, and shared responsibility. These social outcomes provide a critical foundation for the economic gains observed in earlier tables, underscoring the argument that community organizing is a central mechanism linking cooperative participation to sustainable economic empowerment.

Matrix 1. Community Organizing Processes and Economic Outcomes

Organizing Process	Income	Savings	Investment	Social Cohesion
Regular assemblies	✓	✓	✓	✓
Democratic elections	✓	—	✓	✓
Mutual support	✓	✓	✓	✓
Informal meetings	✓	✓	—	✓

✓ = Positive association observed

— = No direct association reported

Matrix 1 synthesizes the relationship between key **community organizing processes** and observed **economic and social outcomes**, namely income, savings, investment, and social cohesion. The matrix reveals that **participatory and relational organizing practices**—particularly **regular assemblies, mutual support, and informal meetings**—exhibited the strongest and most consistent associations with positive economic and social outcomes.

Regular assemblies showed positive associations across all outcome domains, including income, savings, investment, and social cohesion. This finding underscores the centrality of structured participatory spaces in cooperatives, where members collectively deliberate, access information, and exercise oversight. Scopus-indexed literature emphasizes that regular assemblies enhance transparency, accountability, and collective learning, which in turn improve members' capacity to make informed economic decisions (Birchall, 2011; Chaddad & Iliopoulos, 2013). Assemblies also function as institutionalized arenas for trust-building, reinforcing cooperative norms that support sustained economic engagement (Ostrom, 2000).

Democratic elections were positively associated with income, investment, and social cohesion, but not directly with savings. This pattern suggests that leadership selection influences strategic and investment-oriented outcomes—such as access to opportunities and resource allocation—more than routine household financial practices. Prior research indicates that democratic governance strengthens legitimacy and member confidence, which can encourage participation in cooperative ventures and investments, even if savings behavior remains influenced by household-level constraints (Bijman et al., 2016; Wanyama, 2014).

Mutual support mechanisms demonstrated positive associations across all outcome areas, highlighting their role as a critical conduit between social relations and economic empowerment. Scopus-indexed studies consistently show that reciprocal support—through shared labor, informal lending, and information exchange—reduces individual risk and enhances economic resilience, particularly among small-scale entrepreneurs and informal workers (Putnam, 2000; Christens, 2010; Devltere, Pollet, & Wanyama, 2008). Mutual support thus operates as a form of social capital that directly translates into economic gains.

Informal meetings were associated with income, savings, and social cohesion, but not directly with investment outcomes. This suggests that informal interactions facilitate day-to-day financial practices, peer learning, and trust formation, which are crucial for income stabilization and savings discipline. However, larger or riskier investment decisions may require more formal structures and collective authorization, typically exercised through assemblies or leadership bodies (Cook & Burress, 2009; Ostrom, 2000).

Taken together, the matrix supports the interpretation that **economic outcomes in cooperatives are socially embedded and process-driven**. While formal governance structures such as elections are important, the findings indicate that **relational and participatory organizing practices** play a more decisive role in translating cooperative membership into tangible economic empowerment. This aligns with empowerment theory, which posits that economic agency emerges through sustained participation, collective efficacy, and relational trust rather than through institutional arrangements alone (Sen, 1999; Kabeer, 2012).

Overall, Matrix 1 reinforces the central argument of this study: **community organizing functions as the mechanism through which cooperative participation produces economic and social outcomes**, integrating governance, social capital, and collective action into a coherent empowerment process.

Conclusion

This study advances empirical understanding of how community organizing functions as a mechanism of economic empowerment within multi-purpose cooperatives. Drawing on mixed quantitative and qualitative evidence, the findings indicate that cooperative participation is associated with improved income stability, strengthened savings behavior, and increased engagement in livelihood and small-scale investment activities. Crucially, these outcomes are not explained by access to financial resources alone, but by the participatory and organizational processes through which members collectively engage in economic decision-making. Interpreted through Amartya Sen's capability framework, the findings suggest that cooperatives expand members' economic capabilities by enhancing agency, choice, and participation rather than merely increasing material inputs. Similarly, consistent with Naila Kabeer's conceptualization of empowerment as the interaction of resources, agency, and achievements, the study demonstrates that economic gains are mediated by organizing practices that enable members to exercise voice, build confidence, and sustain collective action. The qualitative evidence further resonates with Elinor Ostrom's insights on collective governance, showing that regular assemblies, democratic decision-making, and mutual accountability strengthen cooperative performance by fostering trust, shared norms, and collective responsibility. By empirically linking community organizing processes to concrete economic outcomes, this study contributes to cooperative and community development scholarship by addressing a persistent gap between organizational theory and economic impact analysis. The findings challenge technocratic and finance-centered models of cooperative development that treat empowerment as an individual or purely economic outcome, underscoring instead the centrality of participatory governance and social organization in sustaining economic gains. From a policy and practice perspective, the results highlight the importance of investing in community organizing capacities as an integral component of cooperative development. For social workers, development practitioners, and policymakers, strengthening participatory structures, leadership formation, and member engagement should be viewed not as ancillary activities, but as core strategies for enhancing cooperative sustainability and inclusive local economic development. While the study is context-specific to urban cooperatives in the Philippines, the findings offer analytically transferable insights for similar community-based cooperative settings. Future research employing longitudinal or comparative designs could further examine how variations in organizing intensity and governance arrangements shape long-term economic trajectories. Overall, the study affirms that durable economic empowerment within cooperatives is fundamentally anchored in organized participation and collective governance, reinforcing the inseparability of social and economic dimensions in community-based development.

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