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SUSTAINABLE LIVELIHOODS OF COOPERATIVE MEMBERS IN DAVAO ORIENTAL

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Abstract

This study aimed to find the significant difference in the sustainable livelihoods of cooperative members in Davao Oriental when grouped by their demographic profile in terms of sex and length of membership. This will serve as a basis for an intervention plan. A descriptive–comparative design was utilized in this study, with data gathered from 300 cooperative members across the municipalities of San Isidro, Lupon, and Banaybanay, Davao Oriental, through a validated structured questionnaire. Statistical tools such as frequency, percentage, mean, standard deviation, t-test, and ANOVA were used in this study. Results showed that the general status of sustainable livelihood among cooperative members was rated very high, indicating that cooperatives were strongly supporting the economic, social, and environmental aspects of members' livelihoods. Of the three dimensions, environmental sustainability had the lowest mean, which indicates that stronger environmental integration in cooperative programs is called for. In addition, results indicated no significant difference in sustainable livelihood status when grouped according to sex and length of membership, implying that all members enjoy equal access to cooperative programs and benefits. Guided by the Sustainable Livelihood Framework, this study concludes that cooperatives in Davao Oriental significantly contribute to financial stability, social unity, and environmental care toward sustainable community development.

Keywords: *Business Management, sustainable livelihoods, cooperatives, economic stability, social sustainability, environmental sustainability, descriptive–comparative design, and Davao Oriental, Philippines.*

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INTRODUCTION

Background of the Study

Financial instability remained a significant challenge in achieving sustainable livelihoods, particularly in economically vulnerable and rural communities. According to Gonzaga (2020), limited access to affordable financial services prevented individuals from making productive investments and managing financial emergencies. Many residents in Davao Oriental relied on informal lending sources with high-interest rates, trapping them in cycles of debt. Additionally, Hirsch and O'Hara (2019) highlighted that low financial literacy among community members contributed to poor financial decision-making, making them more susceptible to economic shocks. Without adequate knowledge of budgeting, saving, and investment strategies, individuals struggled to improve their economic stability. Furthermore, Rivera (2021) noted that agriculture-dependent livelihoods in rural areas were highly unstable due to climate change and market fluctuations, leading to food insecurity and income volatility. These combined factors made it difficult for families to sustain secure livelihoods.

This study held substantial social value by addressing financial insecurity through enhanced participation in Savings and Credit Cooperatives (SACCOs) and improved financial literacy. Financial cooperatives played a critical role in fostering financial inclusion by providing access to credit, savings, and investment opportunities, ultimately strengthening economic resilience. As Chatterjee (2021) stated, financial literacy empowered individuals to make informed financial choices, reducing their vulnerability to economic instability. Additionally, Atabong and Mouche (2020) argued that promoting financial resilience was essential in managing financial risks and sustaining livelihoods. The study also aligned with the United Nations Sustainable Development Goals (SDGs), particularly Goal 1 (No Poverty), Goal 4 (Quality Education), Goal 8 (Decent Work and Economic Growth), and Goal 10 (Reduced Inequalities). By examining the role of SACCOs and financial literacy in sustainable livelihoods, this research contributed to poverty reduction, economic stability, and equitable financial access for marginalized communities. economic instability. Additionally, Atabong and Mouche (2020) argue that promoting financial resilience is essential in managing financial risks and sustaining livelihoods. The study also aligns with the United Nations Sustainable Development Goals (SDGs), particularly Goal 1 (No Poverty), Goal 4 (Quality Education), Goal 8 (Decent Work and Economic Growth), and Goal 10 (Reduced Inequalities). By examining the role of SACCOs and financial literacy in sustainable livelihoods, this research contributes to poverty reduction, economic stability, and equitable financial access for marginalized communities.

Several studies showed that cooperatives can foster inclusivity and equality among their members, regardless of gender or length of membership, when programs are designed to be participatory and accessible to all. Ncube and Bayat (2019) and Amparo (2023) highlighted that cooperatives strengthen equality and encourage active participation, ensuring that both men and women have fair access to resources and opportunities. Similarly, Rivera (2021) emphasized that balanced involvement between male and female members promotes social cohesion and contributes to sustainable community growth. In the same way, Gonzaga and Marquez (2021) and Thelma and Chitondo (2024) found that cooperatives foster shared growth and provide equal opportunities for both new and long-term members, helping them benefit equally from cooperative initiatives.

While numerous studies had examined the role of cooperatives in promoting economic stability and community development, limited research had specifically explored how these organizations contributed to sustainable livelihoods when viewed through the combined lens of socio-demographic factors and cooperative engagement. Existing literature highlighted that cooperatives could improve members' access to credit, training, and markets, thereby enhancing income and resilience (Wanyama et al., 2009; Mhembwe & Dube, 2017). However, most studies focused on general cooperative performance or financial outcomes, with less emphasis on how individual characteristics, such as sex and length of membership, influenced the equitable distribution of benefits and long-term livelihood sustainability. Additionally, prior research tended to concentrate on urban or well-established cooperatives, leaving a gap in understanding the experiences of members in rural, economically vulnerable communities such as those in Davao Oriental. This gap underscored the need for further investigation into how cooperative structures and member diversity interacted to influence sustainable livelihood outcomes, particularly in underrepresented rural contexts.

The dissemination of the findings of this study will be done through various academic and community-based platforms. The research will be presented at academic conferences and published in peer-reviewed journals to contribute to the broader discourse on financial inclusion and sustainable livelihoods. The results will also be shared with LGUs and cooperative organizations in Davao Oriental to help develop targeted financial literacy programs and policy interventions. Community workshops and seminars on financial education will also be conducted to ensure that the members of the cooperatives and other identified stakeholders will directly benefit from the insights gained. By doing so, it is expected that the study will contribute to the implementation of policies and programs that advance financial inclusion, effectiveness of cooperatives, and overall economic resilience at the rural community level.

Statement of the Problem

This study aimed to determine how the demographic profile affect the sustainable livelihood of cooperative members in Davao Oriental. Specifically, it sought to answer the following:

1. What is the demographic profile of the respondents in terms of:
   1.1 Sex
   1.2 Length of Cooperative Membership
2. What is the status of sustainable livelihoods of cooperative members in terms of:
   2.1 Economic Stability
   2.2 Social Sustainability
   2.3 Environment Sustainability
3. Is there significant difference in the status of sustainable livelihoods of cooperative members when group according to profile?
4. Based on the result, what appropriate intervention plan can be proposed?

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Review of Related Literature

This section presented the related literature from various sources such as books, journals, articles, electronic materials like PDFs or e-books, and other existing foreign and local theses and dissertations that were considered to be beneficial in the advancement of information regarding the study. Further, it also provided information related to the variable, sustainable livelihood, as well as the indicators under study—economic stability, social sustainability, and environmental sustainability.

Sustainable Livelihood

The concept of sustainable livelihood continued to guide community development efforts by promoting resilience, inclusivity, and responsible resource use. According to Gani (2021), sustainable livelihoods were achieved when individuals and communities effectively utilized their available assets—human, financial, social, and natural—to secure long-term well-being. This framework emphasized that livelihood sustainability went beyond income generation; it also involved the ability to withstand economic, environmental, and social shocks (Abella & Bation, 2024). Recent findings by Tivera, Cortezano, Martinez, and colleagues (2025) further stressed that financial inclusion and literacy played a vital role in achieving sustainable livelihoods, as they enabled individuals to make informed decisions that improved food security and financial resilience. These perspectives affirmed that sustainability required a multidimensional approach combining financial, social, and ecological factors.

Economic stability. Economic stability remained a vital foundation of sustainable livelihoods because it allowed individuals and households to meet their basic needs, withstand economic disruptions, and plan for long-term growth. Recent scholars emphasized that economic stability reflected the capacity of families to maintain consistent income sources and financial security despite fluctuations in the economy or environment (Natarajan et al., 2022; Thelma & Chitondo, 2024). When households experienced stable income, they were less likely to fall into cycles of poverty and were better positioned to invest in education, healthcare, and small enterprises. As noted by Baticados (2021), stable income sources not only enhanced household welfare but also contributed to community resilience and collective well-being. Thus, economic stability served as both an individual and societal safeguard against vulnerabilities.

Social sustainability. Social sustainability was a vital dimension of sustainable livelihoods because it highlighted the importance of social relationships, trust, and networks in achieving long-term well-being. It involved strengthening interpersonal and community connections that enabled individuals to cope with and adapt to social and economic challenges. Bebbington et al. (2020) defined social sustainability as the capacity of individuals and groups to build cooperation, trust, and mutual support, which collectively enhanced their ability to withstand crises. Likewise, Rivera (2021) emphasized that strong social networks encouraged collaborative problem-solving and shared learning, particularly in rural communities. Within cooperative settings, these dynamics were manifested through collective action, equitable participation, and a shared sense of purpose that promoted inclusivity and resilience among members.

Environment sustainability. Environmental sustainability was a critical pillar of sustainable livelihoods, ensuring that economic and social progress did not compromise the integrity of ecosystems that sustained human life. Jie et al. (2023) emphasized that livelihoods grounded in environmental sustainability prioritized responsible resource management and ecological balance to secure both present and future welfare. Similarly, Rivera (2021) noted that rural communities, particularly those engaged in agriculture and natural resource–based activities, depended on the health of their environment for productivity and income stability. Practices such as maintaining soil fertility, conserving water, and adopting climate-smart agricultural methods allowed cooperative members to generate income while preserving the environment. Through these efforts, communities safeguarded the ecological resources that underpinned their livelihoods and strengthened resilience against environmental degradation**.**

Overall, the literature emphasized that sustainable livelihoods were most effective when economic stability, social sustainability, and environmental responsibility functioned together as interconnected dimensions. As Natarajan et al. (2022), Jie et al. (2023), and Thelma and Chitondo (2024) collectively suggested, financial stability provided a base for growth, social cohesion reinforced shared responsibility, and environmental stewardship ensured the continuity of life-supporting resources. Cooperatives emerged as vital institutions bridging these dimensions by facilitating access to financial services, strengthening solidarity, and promoting sustainable resource management. In the context of Davao Oriental, where communities faced overlapping economic vulnerabilities, social interdependence, and environmental risks, integrating these three pillars was essential. The reviewed studies therefore provided both theoretical grounding and practical guidance for understanding how cooperative participation contributed to holistic and sustainable livelihood outcomes.

Theoretical Framework

This study was anchored on the Sustainable Livelihood Framework (SLF) developed by the Department for International Development (DFID, 1999). The framework provided a holistic approach in analyzing how individuals and households built and sustained their means of living. According to Scoones (2015), the SLF emphasized the interplay of five core asset categories—human, social, natural, physical, and financial capital—that households drew upon to pursue livelihood strategies. These assets were shaped by external factors such as policies, institutions, and vulnerabilities, which could either enable or constrain the sustainability of livelihoods. The framework highlighted not only the economic aspects of survival but also the importance of resilience, adaptability, and empowerment in ensuring long-term stability.

In relation to economic stability, the Sustainable Livelihoods Framework (SLF) showed that access to financial capital was central to improving household income and reducing vulnerability. Credit cooperatives played a crucial role in this aspect as they provided members with savings, loan services, and opportunities to invest in income-generating activities. As Chambers and Conway (1992) explained, sustainable livelihoods depended on individuals' ability to mobilize and use diverse assets, which cooperatives supported by expanding members' financial resources. Scoones (2015) also emphasized that by pooling resources and offering financial assistance, cooperatives strengthened members' capacities to withstand economic shocks, enhance income security, and maintain household welfare. Thus, under the SLF, economic stability was achieved when cooperative members had access to reliable financial services that helped them build resilience and long-term economic growth.

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For social sustainability, the SLF highlighted the importance of social capital—trust, solidarity, networks, and collective participation—in sustaining livelihoods. Credit cooperatives helped build this form of capital by fostering collaboration, shared responsibility, and mutual support among their members. Within the SLF, these social structures allowed individuals to access information, share knowledge, and strengthen community resilience. Ellis (2000) noted that cooperatives contributed significantly to human capital through financial literacy programs and capacity-building activities, which enhanced members' decision-making and overall capability. From this perspective, social sustainability was strengthened when cooperative membership encouraged unity, empowerment, and continuous learning, enabling communities to navigate risks and sustain collective progress.

In terms of environmental sustainability, the SLF recognized that livelihood outcomes were deeply shaped by ecological conditions, especially in rural areas like Davao Oriental where communities depended on natural resources. Ellis (2000) emphasized that climate variability and resource depletion posed threats to income and well-being, making environmental capital a vital component of sustainable livelihoods. Through the lens of the SLF, cooperatives served not only as financial institutions but also as supporters of environmentally responsible practices. They encouraged climate-resilient livelihood options, promoted sustainable resource management, and strengthened environmental awareness among members. By integrating ecological responsibility into their initiatives, cooperatives helped ensure that livelihoods remained viable despite environmental uncertainties, consistent with the SLF's emphasis on resilience and long-term sustainability.

METHODOLOGY

This chapter discussed the research methodology that was used in the study. This included the research design, research locale, the research respondents, research instrument, data collection procedure, statistical treatment used, and ethical considerations in conducting the study.

Research Design

This study used a quantitative method particularly descriptive-comparative research design. A quantitative approach that sought to describe a phenomenon while examining differences between groups or variables without manipulating them (Creswell & Creswell, 2018). In this study, the design will be used to compare the sustainable livelihoods of cooperative members across demographic groups, such as sex and length of membership.

Research Locale

This study was conducted in San Isidro, Lupon, and Banaybanay, Davao Oriental, where savings and credit cooperatives played a significant role in community financial activities. These locations were selected due to their active cooperative participation and the presence of financially active individuals engaged in various livelihood programs.

Research Respondents

The respondents of this study consisted of 300 cooperative members from the municipalities of San Isidro, Lupon, and Banaybanay, Davao Oriental. These municipalities were selected to represent diverse cooperative environments and member experiences across varying economic and social contexts. Focusing exclusively on cooperative members allowed for a clearer, more direct assessment of how their participation supported sustainable livelihoods across the three critical dimensions—economic stability, social sustainability, and environmental sustainability. To better understand variations in livelihood outcomes, the study was designed to analyze respondents based on their sex and length of membership in the cooperative. This approach aimed to provide essential insights into whether male and female members experienced cooperative benefits differently, as well as whether longer membership translated into more stable and sustainable livelihoods over time. In this way, the respondents' characteristics were directly and robustly connected to the study's central objective, which sought to determine the status of sustainable livelihoods among cooperative members and identify significant differences across their demographic profiles and cooperative engagement.

CONCLUSION AND RECOMMENDATIONS

This chapter contains the conclusion and recommendations. These were based on the findings of the study.

Conclusion

The following conclusions were drawn from the findings of the study based on the findings vis-à-vis research questions:

The respondents of cooperative members in Davao Oriental are mostly females, which suggests that women play a more active role in cooperative participation and decision-making. Additionally, a large number of respondents have been members for more than six years, indicating long-term trust, loyalty, and sustained participation in cooperative programs, an indication of stability and commitment that strengthen the cooperative movement.

The status of the sustainable livelihood is rated very high, indicating that the cooperatives are very evident in supporting their members toward economic, social, and environmental sustainability. Although all indicators fell under the very evident category, environmental sustainability had the lowest mean score, which indicates that while cooperative members actively engage in environmental protection initiatives such as clean-and-green programs, recycling, and awareness training, there remains room for improvement in prioritizing long-term environmental planning and integration in all cooperative programs.

Furthermore, the study found that there is no significant difference in the sustainable livelihood status of cooperative members when grouped according to sex and length of membership, suggesting that both male and female members, regardless of their tenure in the cooperative, equally benefit from its programs and initiatives. This demonstrates that the cooperatives uphold inclusivity, fairness, and shared growth among all members.

The results of the study clearly supported the principles of the Sustainable Livelihoods Framework (SLF). They showed that cooperative members were not only accessing different livelihood resources but were using them in ways that truly strengthened their lives and communities. The improvements in their economic stability reflected how financial capital, such as savings, credit, and income opportunities, helped them better manage challenges and support their households, just as the SLF described. The strong relationships, trust, and shared support among members also affirmed the importance of social capital in building confidence and resilience. Likewise, the members' efforts to engage in environmentally responsible practices demonstrated how awareness of natural resources contributed to sustainable decision-making. Altogether, these outcomes confirmed the SLF's core

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idea: that when people can draw from multiple forms of capital, economic, social, and environmental, they are better equipped to sustain their livelihoods, overcome uncertainties, and work toward a more secure and resilient future.

Recommendations

Based on the findings and conclusions of this study, the following recommendations are proposed:

To sustain the very high level of livelihood among cooperative members, it was recommended that cooperatives strengthen collaboration with key partners. Working with LGUs would help secure livelihood support, grants, and local development programs. Partnering with NGOs would provide additional training and technical assistance, while coordination with environmental agencies would guide members in adopting climate-resilient and sustainable practices. Engaging experienced cooperative members as mentors would also ensure that practical knowledge is shared. Through these partnerships, cooperatives could continue offering relevant training, guidance, and access to livelihood capital that would help members maintain and grow their economic activities.

Since environmental sustainability, though very evident, had the lowest mean score, cooperatives were also encouraged to collaborate with agencies such as the DENR and local environmental groups. Through this collaboration, cooperatives could develop a clear environmental policy, integrate long-term ecological planning in all programs, and sustain activities such as tree planting, clean-and-green campaigns, recycling drives, and environmental awareness seminars. Recognizing and rewarding members who demonstrated eco-friendly practices would further strengthen a culture of environmental responsibility among the membership.

To ensure that these initiatives were properly monitored and sustained, it was recommended that cooperatives establish a Sustainability Monitoring Matrix and include it in their annual report. This matrix would outline key activities, timelines, responsible persons, and measurable indicators of success for each program. Quarterly reviews would allow cooperative leaders to track progress, identify gaps, and adjust strategies when needed. By consistently using this monitoring tool, cooperatives would be able to maintain accountability, measure growth, and keep their livelihood and environmental programs aligned with their long-term sustainability goals.

Through stronger stakeholder collaboration and the adoption of a structured monitoring system, cooperatives would be able to sustain the gains already achieved and continue fostering resilient, inclusive, and environmentally responsible community development.

Finally, future researchers may explore additional factors that influence sustainable livelihoods, such as access to technology, educational opportunities, or geographical challenges that shape members' daily experiences. They may also consider using other research methods, such as mixed-method designs, in-depth interviews, focus group discussions, or longitudinal studies, to capture deeper insights into members' livelihood journeys over time. Expanding the study to other provinces, regions, or even different types of cooperatives could also provide a wider understanding of how diverse contexts contribute to resilient, equitable, and environmentally conscious communities. Through these broader approaches, future studies would be able to enrich the understanding of sustainable livelihoods and offer more comprehensive strategies for strengthening cooperative development.

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