

An Assessment of Man-up Multi-Purpose Cooperative (MMPC): A Basis for Strategic Action Plan for Sustainable Improvement

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ABSTRACT

This thesis provides a critical evaluation of the coco-based crude oil and copra cakes manufacturing project of Man-Up Multi-Purpose Cooperative (MMPC) of Altavas, Aklan, under the Integrated Livelihood Program of the Department of Labor and Employment (DILP). The research endeavors to examine operational processes, determine issues faced, and demonstrate best management practices and determine the socio-economic effects derived by cooperative members and other stakeholders. Using a qualitative case study research design, information was collected from a range of sources, such as interviews, observations, and secondary data, to warrant credibility of findings through triangulation. The research shows that MMPC's operations have, over time, undergone a remarkable shift since its establishment, characterized by the embracement of sustainable practices that have improved productivity and community involvement. Some of the problems that have been identified include the scarcity of resources, availability of the markets, and demands for better management practices. Despite such obstacles, the cooperative has been successful in sustaining its existence through embracing several best practices that have made its members better off economically, ensured stabilized income, as well as enabled community development. The observations supply important findings which not only update MMPC operational improvements but can also serve to model for other cooperatives keen on carrying out similar livelihood undertakings. Recommendations are provided for future initiatives to increase sustainability and impact, calling for continuous research to identify the long-term implications of cooperative-based economic models in rural communities. This research contributes to the body of knowledge regarding cooperative dynamics in the Philippines, highlighting the necessity of strategic planning and adaptive measures in ensuring the success and longevity of such programs.

KEYWORDS: cooperative, coco-based production, livelihood project, best management practices, challenges, socio-economic benefit

Chapter 1

THE PROBLEM AND ITS BACKGROUND

This chapter presents the Introduction of the study. It highlights the Philosophical Assumptions, Theoretical Framework, Research Purpose Statement and Research Questions. This chapter likewise presents the Significance of the Study, Scope and Limitation, and Definition of terms.

Introduction

Cooperatives are founded and legally established as a business to address people's common needs. They are built on the compelling principle that when a group of individuals works together, they can achieve goals that none of them could achieve individually (Bitonio, 2017 as cited by Hilario, 2022). In the Philippines, cooperatives are recognized in the 1987 Constitution and supported by laws such as the Cooperative Code (RA 6938) and the CDA Charter (RA 6939). These laws define cooperatives as autonomous, registered associations formed by individuals with a common bond, working together to meet their collective social, economic, and cultural needs while sharing the risks and benefits in line with universally accepted cooperative principles (Bitonio, 2017).

Man-up Multipurpose Cooperative (MMPC), established in 1973 as part of the Samahang Nasyon network, officially registered in 2000 and re-registered in 2010, initially focused on micro-lending before expanding into coco-based crude oil and copra cake production in 2004. By 2005, its coconut mini oil mill was operational and profitable. Despite major setbacks such as the 2007 Cooperative Rural Bank of Aklan bankruptcy, Typhoon Yolanda in 2013, the COVID-19 pandemic in 2020, and the 2023 African Swine Fever outbreak, MMPC remained resilient with the support of its farmer and farmworker members.

In 2022, MMPC sought assistance through the Department of Labor and Employment DOLE Integrated Livelihood Program (DILP). Funded by a Php 1 million grant, the cooperative was able to revive its coco-based crude oil and copra cake manufacturing — a tremendous turnaround for the 53 direct recipients. With such support, MMPC was able to expand its operations, created job opportunities, and began to get back on track financially. By 2023, the assets of the cooperative increased, and members' equity also rose — a definite indicator that it was recovering from previous losses.

Despite growing recognition of cooperatives as key instruments of rural development and economic empowerment, little is still understood about the long-term implications of government-supported financial assistance programs on their viability—particularly in niche sectors like the coconut industry. MMPC faces various challenges in its implementation of the coco-based crude oil and copra cake production project, primarily due to inadequate experience in managing agricultural businesses and the lack of clearly established guidelines for sustaining such livelihood projects. Despite the facilitation of funding assistance through the DOLE Integrated Livelihood Program (DILP), MMPC faces operational inefficiencies, unclear beneficiary engagement, and insufficiencies in long-term planning. The cooperatives' capability to provide stable production, engage in good management practices, and advance inclusive members' participation is still in doubt. There is no monitoring of economic and social effects among the beneficiaries, and that raises concerns on the sustainability and real effectiveness of the project. These are indicators that necessitate more formalized management of cooperatives, greater capacity-building support, and improved systems for evaluating impacts so as to better guide livelihood projects in the future.

The interest in cooperatives' ability to withstand economic and environmental hardships served as the driving force behind this study. MMPC's journey shows how cooperatives can bounce back from tragedy and continue as thriving businesses. The research sought to shed light on the measures that enabled MMPC to weather financial and operational challenges. Moreover, it investigates the impact of government intervention, in this case the DILP grant, in maintaining cooperative-driven businesses. Knowing how cooperatives deal with crises is critical to guiding policies that will make the cooperative sector stronger.

Philosophical Assumptions

The philosophical assumptions that underlie this study are informed by constructivist and transformative worldviews, which focus on the co-construction of knowledge through social interaction, drawing on the distinctive historical, cultural, and institutional contexts in which it emerges. One of the core beliefs of cooperative development is collective agency—the notion that individuals, when in collaboration, can accomplish more than they can separately. This corresponds with the ontological postulate of relativism, which posits that there is socially and experientially constructed reality, especially in community-oriented economic systems.

Cooperatives are illustrative of participatory governance based on self-determination and group decision-making, demonstrating an epistemological approach grounded in subjectivism. From this view, knowledge arises out of the shared experience, values, and understanding of cooperative members. Cooperatives, thus, are not solely economic organizations; they are socio-economic communities producing financial and social capital. Their focus on autonomy, democratic member control, and mutual responsibility confirms the complex character of cooperatives as drivers of social change rather than profit.

The study was further informed by an axiological orientation that identified with the immanent values in research. In this regard, cooperatives' focus on building the many and fairness in society reinforces its value-driven pursuit. The concern for sustainable livelihoods as opposed to pure profitability marks a normative interest in justice, which posits that economic return will express itself in securing the well-being and dignity of the members, most particularly from marginalized rural communities.

In addition, the role of external institutional assistance, e.g., DOLE Integrated Livelihood Program (DILP), highlighted the significance of the interplay between grassroots initiatives and enabling policy frameworks. This concurred with a pragmatic worldview that maintained that pragmatist fix and contextual interventions are critical to the resilience and long-term sustainability of cooperatives. While cooperatives were built on the foundation of self-reliance, their sustainability typically depended on outside factors—good alliances, funds, and a legal framework that favors them. The tango of in-house initiative and outside influence generated the balance that ensured cooperatives like MMPC stay resilient in times of strife.

Cooperatives have shown an extraordinary ability to withstand economic downturns and systemic adversity. This ability is not luck, but rather a reflection of their flexibility—a quality required to survive in dynamic environments. Change is something some thinkers view as something that naturally occurs and not through rigid, step-by-step process. For cooperatives, flexibility is not just an asset; it is a necessity to overcome challenges and sustain growth. This view is consistent with the belief that social systems are not fixed, and responses to adversity are shaped by ongoing learning and innovation within those systems. Lastly, this study was guided by an evidence-based policy-making commitment. Through the exploration of the lived realities of cooperative members and the assessment of support mechanisms' effectiveness, the study hoped to give more precise information on how cooperatives can serve as transformation agents of rural development. The study adopted the transformative research paradigm since not only does it sought to know reality, but it also sought to propel change that could empower the community and promote balanced development.

Overall, this research was grounded in the conviction that sustainable community development is achievable when people's economic institutions such as cooperatives are developed through both external institutional support and internal solidarity. When cooperatives succeed, they do more than improve the

lives of individual members—they assist in creating strong, self-reliant communities capable of charting their own course toward inclusive growth.

Theoretical Framework

This study was anchored on the Five Functions of Management, Operations Management Theory, and the general characterization of a Multi-Purpose Cooperative.

Five Functions of Management. Different experts have defined the functions of management in different ways, but those that are widely accepted are those by Koontz and O'Donnell. In their book, it well defined the principles involved in executing managerial functions, and these are: Planning, Organizing, Staffing, Directing, and Controlling. Planning, as defined by Koontz (1955), is the process of determining beforehand what to do, when to do it, and how to do it. It ensures effective use of human and non-human resources, is comprehensive, entails intellectual effort, and prevents confusion, uncertainties, risks, and wastage. Organizing entails putting together physical, financial, and human resources and creating productive relationships among them in order to accomplish organizational objectives. As Fayol (1949) explained, "To organize a business is to provide it with everything useful for its functioning, i.e., raw material, tools, capital and personnel." Staffing means the activity of filling the organizational structure and sustaining it in the long run. Its primary role is to position the right person in the proper job—proper matching of skill and task. Directing is the managerial function that initiates the organizational techniques to provide effective work towards organizational objectives. It is regarded as the life-blood of an enterprise, making plans a reality by channeling people's efforts. Controlling entails comparing actual performance with predetermined standards and making deviations right to provide assurance that organizational goals are achieved. As per Koontz and O'Donnell (1955), Controlling is the measurement and adjustment of subordinates' performance activities so that the enterprise goals and desired plans to achieve them are being fulfilled.

Aside from the theory of the Five Functions of Management, **Operations Management Theory** also served as a foundation for this study, particularly in discussions related to operational processes. Operations management referred to the administration of business practices aimed at achieving the highest possible level of efficiency within an organization. It focused on transforming materials and labor into goods and services in the most cost-effective manner to maximize organizational profit. This discipline involved the effective utilization of resources such as personnel, materials, equipment, and technology. Additionally, it addressed strategic concerns, including the determination of manufacturing plant size, project management approaches, and the implementation of information technology infrastructures. Other critical operational concerns include inventory management (such as work-in-process and raw materials acquisition), quality control, materials handling, and maintenance policies (McClay, 2022, as cited in Velasco, 2023).

Lastly, with MMPC being a cooperative, this study also anchored on the general characterization of a **multi-purpose cooperative**. A multi-purpose cooperative combined two or more business activities from different types of cooperatives, such as credit and lending, production, or the provision of goods and services. One of the most important benefits of cooperatives, as stated by Altman (2009), meant to be inclusive—providing members with a voice in decision-making and ensuring fair distribution of benefits. Cooperatives can also spur local economies by providing employment, supporting local businesses, and reinvesting in the community. As Birchall (2001) also pointed out further, cooperatives, because of their concern with member interests and community well-being, are likely to be more robust in the face of ec-

onomic downturns and more sustainable over the long term.

Research Purpose Statement

This study aimed to assess the implementation and outcomes of the DILP project on coco-based crude oil and copra cakes production in the Man-up Multi-Purpose Cooperative (MMPC) in Altavas, Aklan.

Research Questions

This aimed to answer the following research questions:

1. How does MMPC function as a cooperative in terms of business venture and engagement and kinds of beneficiaries?
2. What are the key challenges encountered by the MMPC during the implementation of the coco-based crude oil and copra cakes production?
3. What are the best management practices employed by MMPC?
4. What social or economic benefits have been observed among the beneficiaries of the coco-based crude oil and copra cakes production project in MMPC?
5. What are the potential areas for improvement in the implementation of future livelihood projects similar to the coco-based crude oil and copra cakes production initiative in MMPC?

Significance Of The Study

The result of this study were thought to be beneficial to the following:

Cooperative Members - The beneficiaries of the project, who are farmers and farm workers, can gain insights into the effectiveness of the livelihood initiative, helping them understand its impact on their economic well-being and encouraging continued participation and engagement.

Man-up Multi-purpose Cooperative (MMPC) - This study could provide valuable insights to improve its operations and resource management. The findings could guide the cooperative in making informed decisions, ensuring better implementation of future projects. By addressing current challenges, MMPC can enhance its services and contribute to long-term growth and success.

Other Existing Cooperatives - The research offers lessons on MMPC's management practices and operational efficiencies, which can be emulated by other cooperatives intending to pursue similar livelihood projects. By documenting what succeeded and what failed, this research aimed to assist cooperatives in learning from one another—acquiring skills and building more resilient communities in the process.

Government Agencies - Policymakers in the Department of Labor and Employment (DOLE) and other government agencies such as Department of Agrarian Reform (DAR) and Department of Agriculture (DA) are informed by this research with a better understanding of what works and what does not. With these findings, they could enhance policies and ensure that resources are being allocated and used effectively, supporting local communities. It also assists in bettering the present livelihood strategy so that it becomes more efficient in providing enduring employment opportunities. With its identification of the loopholes and limitations, this research assists in streamlining the distribution of resources and enhances the overall effects of policies.

Agricultural Extension Workers - Professionals working in agricultural development can use the findings from this study to get a deeper understanding of what cooperatives truly need and the challenges

they face. This knowledge could help them offer more personalized support and training, ultimately helping cooperatives boost their productivity and long-term sustainability.

Future Researcher - This study lays the groundwork for exploring the impacts of livelihood projects in rural areas. This could spark fresh curiosity among researchers and practitioners — prompting them to explore market access, supply chain management, and the bigger role cooperatives play in local economic growth.

Scope and Limitation of the Study

This study aimed to provide an in-depth assessment of the coco-based crude oil and copra cakes production of the MMPC in Altavas, Aklan, under the DOLE Integrated Livelihood Program (DILP). Using a qualitative case study approach, the research dug into how things actually work on the ground. It explored how the cooperative operates day to day, the hurdles it had to overcome, the strategies that helped it push through, and the real-life benefits felt by its members and the wider community.

The study primarily focused on MMPC as a registered cooperative engaged in coconut-based production, particularly in the processing of crude oil and copra cakes. It began by looking at the basics: what kind of cooperative MMPC is, what business activities it was into, and who exactly benefited from the work it does. This helped paint a clearer picture of how the organization is set up and who it serves. From there, the research broke down how the project was actually carried out — step by step. The goal was to see how each part of the process affected the project's efficiency and whether it could keep things running in the long term. Of course, no project runs perfectly. So another key focus was on the challenges MMPC faced along the way, and more importantly, the smart moves and best practices that helped them stay on track and keep improving. Beyond internal operations, the study also looked outward — at how the project impacted people's lives. Things like job opportunities, income stability, and the ripple effects on the community were all part of the picture. And in the end, the study highlighted areas where things could be even better — offering ideas for improving future livelihood projects and making sure they last.

To gather comprehensive data, the study employed multiple sources of information. It combined semi-structured interviews, follow-up conversations, document reviews, and on-the-ground observations. Secondary data, such as cooperative records and Participant profiles, were also reviewed to provide further insights into MMPC's operations. The research involved five participants — key people from the cooperative who were directly involved in the project, all of whom were selected through purposive sampling due to their direct involvement in the project. The study took place within MMPC's facilities in Barangay Man-up, Altavas, Aklan. The study focused on the cooperative's background, how it runs, and the impact it's had, all within the timeframe of 2023–2025.

To analyze the qualitative data collected, the study employed thematic analysis. This method allowed breaking things down by spotting patterns — the common threads that show up again and again in what people say and do. Through coding and theme development, significant statements were drawn regarding the operational practices, key challenges, management strategies, and socio-economic outcomes it brings to its members. Thematic analysis provided an organized yet flexible approach, making it easier to really understand the detailed experiences and perspectives of the people involved in the project.

While the study aimed to present meaningful insights, several limitations were acknowledged. Since the research focused solely on MMPC — so the findings might not apply to other cooperatives engaged in similar production activities. The research was also limited to Altavas, Aklan, which means it didn't capture what might be happening in other areas with different conditions or challenges. On top of that,

time was a factor. Since the study looked at a specific window, it was not able to track the long-term impact of the project, especially when it comes to financial growth and sustainability down the line. Nevertheless, short of these limitations, the study provided an up-close look at how one cooperative is charting its course — and that by itself can be a beginning to larger discussions.

Another limitation was having a small number of participants. The study featured only five members — all serving in leadership or management positions in MMPC. Their observations were important, yet they did not represent the gamut of opinions within the cooperative. Also, the research leaned heavily on qualitative data which are in depth and detail, but it also meant relying on personal experiences and viewpoints — which, naturally, can vary from one person to another. Lastly, access to some documents was limited. The study depended on available records and financial files, but not everything could be shared due to confidentiality, which may have left a few gaps in the bigger picture.

Despite these challenges, the study still aimed to make a meaningful contribution to understanding cooperative sustainability and rural economic growth. By diving into MMPC's experiences, the research hoped to offer insights that could help shape future government policies and livelihood programs ensuring that cooperatives like MMPC continue to thrive and provide economic opportunities in rural communities.

Definition of Terms

The following are definitions of words used in this study. It provided the correct meaning and explanation of all the terms used in the study.

Coco-Based Crude Oil. This term referred to the unrefined oil extracted from dried coconut meat, known as copra. Before oil extraction, the coconut meat is dried to reduce its moisture content to approximately 6–8% (Greenville Agro Corporation, 2024).

In this study, coco-based crude oil referred specifically to the oil produced by MMPC through its extraction process from mature coconuts, intended for sale and further processing into refined oil or other products.

Copra Cakes Production - Due to its nutritional profile, copra cake is commonly used in livestock and poultry feed. It serves as a cost-effective protein source, especially in regions where coconut cultivation is prevalent. In the Philippines, for instance, copra meal is one of the most abundant and commonly used concentrate foods for swine and is also utilized for cattle and sheep (AgroTechnoMarket, 2011).

In this study, copra cakes referred to the product generated by MMPC after the coconut oil was extracted, characterized by its high protein content and intended for sale as livestock feed.

Man-Up Multi-Purpose Cooperative (MMPC) - Man-Up Multi-Purpose Cooperative (MMPC) is a community-based cooperative located in Barangay Man-Up, Altavas, Aklan. The cooperative engages in various coconut-based production activities, including crude oil, copra cake, coco peat, coco fiber, coco ropes, and coco logs (Cooperative Development Authority [CDA], n.d.; Man-Up Multi-Purpose Cooperative, n.d.).

In this study, MMPC is defined as the specific cooperative involved in the study. They are also involved in the production of coco-based crude oil and copra cakes wherein membership includes local farmers and community members who are directly involved in the project, contributing to its success and sustainability.

DOLE Integrated Livelihood Program (DILP) - also known as KABUHAYAN, is a program of the Department of Labor and Employment (DOLE) that provides assistance to individuals and groups, often those who are vulnerable or marginalized, to improve their livelihoods. It aims to reduce poverty and

promote inclusive development by providing financial support, training, and other resources to help people start or expand their own businesses (International Labour Office, 2015).

In this study, DILP referred specifically to the DOLE Program availed by MMPC that funded and supported the coco-based crude oil and copra cakes production project implemented by MMPC.

Chapter 2

REVIEW OF RELATED LITERATURE

This chapter covers the related literature on Role of Management in Cooperatives, Principles of Cooperative Related to Management, Challenges Facing Agricultural Cooperatives, Role of Cooperatives in Improving Livelihood of Farmers, Socio-Economic Impact of Cooperatives Among Members and The Coconut Industry. The synthesis is also included in this chapter.

Role of Management in Cooperatives

A cooperative is a democratic member-controlled organization of people who come together voluntarily to satisfy their common social, economic, and cultural aspirations and needs through a democratically owned and controlled enterprise. Cooperatives are responsible for long-term economic development and generating quality employment for about 280 million individuals across the globe, which accounts for 10% of the total workforce (International Cooperative Alliance, 2022). These organizations are often regarded as superior forms of enterprise, with noble missions aimed at improving the socioeconomic conditions of their members. Cooperatives hold significant importance globally. For instance, agricultural cooperatives are major players in European farming, accounting for 40% to 60% of agricultural trade, and serve as key actors in addressing rural development challenges (Ajates, 2020).

Cooperatives are, by nature, a form of sustainable and participatory business that has demonstrated remarkable resilience in the face of COVID-19-related economic and financial crises. During the 1.5 years of the COVID-19 pandemic, housing cooperatives, for example, demonstrated their ability to promote the well-being of vulnerable individuals and, more broadly, the communities in which they operate (Zapata, 2021). Furthermore, according to the United Nations (2021), agricultural cooperatives enable small producers to share risks, gain market access, and make investments in their activities. Solidarity and social networking are the driving forces behind the initiatives promoted by consumer cooperatives in Italy, which denoted their profits to local community cooperatives after experiencing an increase in revenue during the pandemic months (Billiet et al., 2021). Good governance is at the heart of any successful cooperative.

This highlights the central role that management must undertake if cooperatives are to be successful and enduring, most particularly in times of economic recession such as the COVID-19 pandemic. The literature points out that not only is a cooperative a sustainable and participatory business model but also one that delivers long-term economic growth, employment, and socioeconomic returns to its members. It is in line with the emphasis on enhancing cooperative performance and guaranteeing sustainable growth in the context of agricultural-based enterprises.

By exploring how other cooperatives have coped with challenges, including market access and member support, this literature establishes a basis for evaluating the existing practices at MMPC. It focuses on management practices that prioritize members' and local community welfare and the importance of good governance to ensure long-term sustainability. The agricultural cooperative case studies also highlight the scope for MMPC to enhance its financial and operational resilience through global cooperative principle aligned strategic action plans.

Principles of Cooperative Related to Management

Just as every system or institution is guided by principles that define what must be done, for whom, and how, cooperatives are also founded on a distinct set of guiding principles. These foundational principles, known as the **Rochdale Principles**, originated in 19th-century England and serve as the cornerstones of the cooperative movement (Tesfaye, 1995). They provide a framework for translating cooperative ideals and values into practice. In line with the tradition of their founders, cooperative members uphold ethical values such as honesty, openness, social responsibility, and caring for others (International Cooperative Alliance [ICA], 2003). These principles reflect a unique philosophy and societal vision that guide cooperative decision-making and help measure their accomplishments. They are considered the settled rules of action—developed through historical experimentation and practice, and continuously refined by the cooperative movement. The International Cooperative Alliance officially adopted and updated these principles in 1995, making them globally recognized (Baarda, 2006). Cooperatives currently function under seven principles developed by the ICA (1995): These include: Voluntary and Open Membership, Democratic Member Control, Member Economic Participation, Autonomy and Independence, Provision of Education, Training and Information, Cooperation among Cooperatives and Concern for the Community.

As Ferguson (2012) states, the above seven principles of cooperatives distinguish cooperatives from other forms of enterprise or community groups. The principles are universal and, throughout the world, enable a common language and basic perspective among cooperative organizations worldwide. The very mandate of these principles also places cooperatives in a unique position to ensure and promote gender equality (International Labour Organization [ILO], 2012). Cooperatives are democratically owned and governed enterprises, guided by the values of self-help, self-responsibility, democracy, equality, equity, and solidarity. They put people at the heart of their activities and allow members to participate in decision-making (Kimberly & Robert, 2004, as cited in Aregawi & Hailesellase, 2013).

This highlights the foundational principles of cooperatives, specifically the "Rochdale Principles," which provide a guiding framework for the effective management and operation of cooperatives. The seven cooperative principles—Voluntary and Open Membership, Democratic Member Control, Member Economic Participation, Autonomy and Independence, Provision of Education, Training and Information, Cooperation among Cooperatives, and Concern for the Community—are essential in ensuring MMPC's emphasis on member well-being while promoting long-term development and sustainability (International Co-operative Alliance, 1995). They foster a participatory management approach, which is the hallmark of this research, given that they foster member participation in decision-making decisions that shape the operations and destiny of the cooperative.

In addition, such principles offer a definitive guide to advancing gender equity as well as social responsibility, especially crucial in the MMPC setting where social welfare as well as inclusiveness of the community has to be given priority. By making values like democracy, equality, equity, and solidarity central to its approach, MMPC can build a cooperative that is not only strong but also sustainable in the long term (Bacon, 2009; Birchall, 2004). This way, the cooperative thrives because everyone pulls together, sharing both the work and the rewards.

It also provides a strong theoretical foundation for understanding the essential principles of cooperative management. These principles will help guide MMPC in formulating a strategic action plan that supports sustainable development, promotes member participation, and aligns with cooperative values. This aligns

directly with your goal of assessing and improving MMPC's operations through effective management and adherence to cooperative principles.

Project Assessment of Cooperatives

Through the involvement of members and community in the cooperative, several economic groups in the community have benefited. The virtues of cooperativism, arguing that they offer an alternative system of production to those individuals outside state and private enterprise. It acknowledged widely that cooperatives are private voluntary and independent associations of individuals coming together to pursue a common economic goal. With democratic control, cooperatives have been termed the world's largest socioeconomic movement, and they meet community needs not addressed by other businesses. Their significant economic and social contribution to the growth of rural communities has been testified by the various business activities that have flourished in the rural areas. These achievements are the result of cooperatives' execution of projects and programs.

Evaluation of cooperatives' projects or programs requires a multifaceted intervention. Owing to the peculiar principles and mission behind cooperative setups, such methods have been distinctly moving away from traditional for-profit organizational appraisals. Led by members' requirements and democratic governance, many cooperatives have been focusing on creating social and economic worth for their members rather than maximizing profits. According to Mina et al. (2022), this vital difference underpins the evaluation criteria and methodologies employed.

The evaluation of cooperative projects and programs, as noted by Daus-Taruc (2019), must take into account different aspects of the cooperative such as its mission, a member participation, and social impact. This would then be embraced with the core values of the cooperative such as self-help, self-responsibility, democracy, equality, equity, and solidarity. Additionally, as suggested by Edenfield (2019), approaches to be used must be politically sensitive and mission-driven for mission-based, for-profit firms. Cooperative valuations should include social impact indicators, member participation, and cooperative principles compliance, not common business appraisals focused on profits (Ortiz et al., 2020).

Evaluation of cooperative programs and projects involves comparing both qualitative and quantitative information. This is to offset the approach of integrating the social and ethical aspects of the cooperative with its profitability. Qualitative measures, however, were in the form of creation of member satisfaction, building of community, and environmental stability.

Quantitative metrics, according to Benos et al. (2018) usually favored for their objectivity and accuracy. They typically encompass metrics felt by individual members in the cooperative in terms of economic effectiveness, market share obtained, and the financial profitability profile. It provides tangible points of comparison that can be easily contrasted among projects or programs in the cooperative. Additionally, it captures the understanding of the immediate financial benefits and market standing achieved through collaborative endeavors (Narkunienė & Ulbinaitė, 2018).

Among them are economic efficiency measures that are quantifiable on the basis of cost reduction and are attained by shared assets, greater productivity brought about by collaboration, or improved access to larger markets due to combined bargaining power. Market share measures tend to provide a simple indication of the cooperative's competitive standing in its nonetheless, sole dependence on quantitative measures provides a one-sided picture. This is because it tends not to note the significant social, environmental, and community-level impacts that are part and parcel of the cooperative ideology (Breesam & Jawad, 2021). Other approaches are also offered in other research to facilitate quantitative

measurement through the application of financial ratio measurement. Benos et al. (2018) mention that financial ratio analysis is a core method used for analyzing the cooperatives' financial performance, and it offers an insight into the performance of operation and financial health of an organization.

Qualitative measures bring in a degree of subjective comprehension that is an extension of the objective data from quantitative measures. This will provide a broader determination of cooperative success. Member satisfaction may be quantified through surveys, interviews, and focus groups. It has led to analysis of areas like perceived fairness in decision-making, the degree of trust and social cohesion within the cooperative. Additionally, it also confers a general sense of belonging and empowerment to the members. Daus-Taruc (2019) explained that these results are capable of showing how far the cooperative is really fulfilling the needs and expectations of its members. Another very crucial qualitative parameter that may be quantified is by the role of the cooperative in generating employment at the local level, building infrastructure, and delivering basic services to vulnerable segments. Also, environmental sustainability measurement, as argued by Chacón et al. (2021), is measuring the extent to which green practices are embraced by the cooperative. Further, it measured its efforts to reduce environmental footprints and its role in preserving natural resources in its operating environment. The intersection of collaborative and social economies requires a quality model that emphasizes management, operations, and improvement to ensure long-term progress. Furthermore, organizational frameworks of cooperatives are also needed for the success of a project because democratic decision-making and member engagement affect project evaluation, implementation, and choice (Shafii et al., 2016).

Scientific studies on project output are able to identify cooperatives where improvements are needed, justify procedures and processes, and maximize efficiency, effectiveness and productivity. This translates into maximizing the use of resources, reducing cost, and maximum profitability for members and the cooperative. Furthermore, these types of analysis are able to identify winning strategies with good impacts. Moreover, the identification of best practices which can be transferred across different projects and programs in the cooperative, enhancing their effects, and making contributions to the long-term success and sustainability. Anyika (2020) asserts that cooperatives have in the past provided avenues through which people with diverse backgrounds could save and borrow at reasonable prices, especially relative to traditional lending institutions with stringent conditions.

The capacity of cooperatives to devise its ownership structure in a manner that caters to the interests of its members ensures it succeeds in benefit provision (Daus-Taruc, 2019). With the ability to gauge performance against predetermined benchmarks and targets, cooperatives are able to monitor progress, detect variations, and introduce corrective measures accordingly (Mina et al., 2022). By doing so, projects can be kept on track and accomplish the desired objectives in time and within budget. Assessment also promotes accountability culture in the cooperative because members and managers are held accountable for successful implementation of projects and programs.

Challenges Facing Agricultural Cooperatives

Agricultural cooperatives are crucial to the livelihoods of farmers through access to market, input, and financial services. Agricultural cooperatives generally, however, have a series of challenges affecting efficiency and sustainability. The most significant ones are financial issues, governance issues, market access constraints, and external environmental factors.

One of the biggest challenges facing the success of agricultural cooperatives is economic uncertainty. Research indicates that cooperatives tend to have restricted credit and access to funds as financial

institutions consider them to be risky (Smith & Jones, 2018). Lack of adequate capital restricts their capacity to invest in sophisticated technology, increase business operations, and offer competitive prices for members (Garcia et al., 2020). Furthermore, poor financial management also exacerbates such issues, and liquidity and operating inefficiencies arise (Kumar & Patel, 2019).

Leadership and governance also play a similar role in establishing the success of agricultural cooperatives. Literature available, however, indicates widespread governance issues, including ineffective leadership, lack of transparency, and inadequate management systems (Anderson & White, 2017). The majority of cooperatives are hindered by internal conflicts, misuse of resources, and low levels of member participation in decision-making (Rahman, 2021). Therefore, inefficiency in operations and loss of members' trust are caused by poor leadership, leading to declining membership and financial instability (Owino et al., 2022).

Market access is still another major problem confronting agricultural cooperatives. The studies have found that the cooperatives have been struggling to set stable and rewarding markets for their products due to limited access to local and external markets, price volatility, and competition from massive agricultural enterprises (Chen & Lee, 2019). Bad infrastructure, including bad roads and storage, also exacerbates these problems by increasing post-harvest losses as well as decreasing overall profitability (Mukherjee & Das, 2021).

The performance of agricultural cooperatives also largely depends on external environmental factors. Government policies, climate change, and economic trends decide the uncertainty of agricultural productivity as well as financial stability. Studies have confirmed that climate change impacts agricultural productivity by producing uncertain weather patterns, pests, and diseases (Hernandez & Lopez, 2020). Government policies such as taxation, trade policy, and subsidies favor or disfavor cooperatives' development (Nguyen & Tran, 2018). Moreover, economic uncertainty and inflation destroy the purchasing power of the cooperative members and result in financial insecurity (Mendoza & Castillo, 2021).

By and large, farm cooperatives are confronted with a sequence of obstacles that adversely affect their sustainability and growth. There is the need to overcome the externalities in the form of financial constraints, inefficiencies of management, inability to access the market, and environmental pressures to make them more efficient and sustainably viable over time. Research in the future should be targeted at the development of the strategies and policy recommendations that will enhance cooperative resilience and sustainability.

Role of Cooperatives in Improving Livelihood of Farmers

The studies on cooperatives show a strong story of their role in improving the welfare of farmers and their communities, especially in the agricultural sector. Researchers have extensively documented the cooperative model as an economic empowerment model, which is important to smallholder farmers who are confronted with various challenges.

The cooperatives are based on the basis of collective choice and reciprocal support, which renders their members economically empowered. Kumar et al. (2015) emphasize that such entities provide members with an opportunity to address most agricultural challenges like fragmented land holdings and lack of proper access to capital. Upon consolidation, farmers are provided with access to the needed resources, hence increased productivity and, in turn, higher income levels. For example, famous cooperatives such as Indian Farmers Fertiliser Cooperative (IFFCO) and AMUL have shown considerable contributions to

income level increases among smallholder farmers. In addition to providing farm inputs at a lower price than the market rate, such cooperatives also provide beneficial marketing services, ultimately resulting in higher income levels of members than non-members (Kumar et al., 2015).

In addition, the contribution of cooperatives is not just limited to financial returns; they also directly contribute to the enhancement of the general quality of life of their members. Various studies emphasize that cooperatives are involved in community development activities that target fundamental problems like health, education, and sanitation (Kumar et al., 2015). This holistic action ensures the establishment of a healthier living environment, thus impacting the quality of life for cooperative members and their families positively.

Moreover, cooperatives build social capital by reinforcing community relationships and promoting collective action, which can result in more community resilience and support in difficult times (Kumar et al., 2015). Women's empowerment through cooperative participation has been particularly noteworthy; research shows that women involved in cooperatives tend to have better income, better family nutrition, and increased decision-making power in their homes (Kumar et al., 2015).

Yet, in addition to the multitude of advantages, the literature points out challenges facing cooperatives as well. Bureaucratic limitations, poor infrastructure, and restricted access to markets are some of the factors that might hinder the actual potential of cooperatives in rural livelihood improvement (Kumar et al., 2015). These challenges call for specific support and policy responses to enhance the contribution of cooperatives to rural development.

In summary, evidence quite clearly shows that cooperatives are central to the improvement of members' income and living standards through organized livelihood interventions. The integration of economic assistance with community development efforts places cooperatives at the forefront of rural development initiatives. There is a need for future research to employ longitudinal study designs that examine the sustained impacts of cooperatives on livelihood sustainability as well as identify the potential for scaling up successful schemes in other developing environments.

Socio-Economic Impact of Cooperatives Among Members

Historical accounts confirm that cooperatives were created as essential tools of social justice and economic growth, a position embraced by legal institutions like the 1987 Philippine Constitution that overtly promotes their place in society (Hilario, 2022).

Cooperatives are found to contribute greatly towards social welfare and economic development. They are premised on mutual assistance and common good principles that facilitate the gratification of diverse social, economic, and cultural needs among members. For instance, Hilario (2022) observes the way cooperatives engage actively in supporting their communities, citing the example of donations made in the event of calamities or disasters, thereby portraying their sense of social responsibility. Further, research shows that cooperatives also support local social institutions by offering basic services, employment, and sources of income. More specifically, agricultural cooperative research in various parts of the world suggests that cooperatives in agriculture mobilize local resources and empower members by making decisions collectively, thereby improving economic conditions in communities (Hilario, 2022).

The relevance of cooperatives also extends to the international sphere as contemplated in the United Nations Sustainable Development Goals (SDGs). The aims prioritize the interconnectedness of social, economic, and environmental systems and recognize the significant contribution of cooperatives towards sustainable development by empowering the local populace and poverty reduction (Hilario, 2022).

Despite the benefits, cooperatives are characterized by several limiting factors that impede their efficiency. Hilario (2022) recognizes that members are prone to bureaucratic complications, particularly documentation requirements for the procurement of financial products, that could deter members from participating and limit benefits. In addition, broader studies, such as in Nigeria's Kogi State, confirm that access finance problems and leadership and management shortages impede cooperative development and function (Ademu et al., 2018). These issues can occur in the way of high interest rates on loans and rigid payment structures, which are huge concerns for members and require cautious revisit of finance strategies (Hilario, 2022).

As can be seen, the need for empirical investigations of cooperatives is pressing to fully determine their stakeholder impact. A balancing of economic goals and social goals becomes an important consideration for sustainable cooperatives in the long term. Strategies to maximize the socio-economic value generated by such institutions involve setting up volunteer programs, providing business planning, and redirecting debt repayment programs to more fit the economic status of members (Hilario, 2022).

Overall, the story of the socio-economic impact of cooperatives is a rich tapestry of contributions and challenges. Being a primary mover of community development, continuous research must continue to examine these dynamics and create useful strategies that can maximize their potential as agents of social and economic transformation.

The Coconut Industry

The Philippines is recognized as the second-largest producer of coconut in the world, with the industry providing livelihood to approximately one-third of the country's population. In 2015, the nation had an estimated 338 million coconut-bearing trees, yielding an annual average of 15.3 billion nuts. The major importers of Philippine coconut products include the United States, the Netherlands, Japan, Germany, and China (AP, 2015). The country's major coconut exports in their raw state consist of kernel, shell, and husk. The kernel industry, in particular, processes the coconut meat into various products such as copra, coconut oil, cake, fresh coconut, and desiccated coconut, which are distributed to markets around the globe. Among these, coconut oil has consistently been the country's leading export, followed by copra cake and desiccated coconut during the period from 2008 to 2013 (AP, 2015).

The Philippines is one of the world's largest producers of coconuts, and the industry plays a critical role in the country's economy, providing livelihood for one-third of the population. This background is relevant as it positions the MMPC's operations within the broader context of the national coconut industry, emphasizing its potential contribution to both local livelihoods and the national economy. Furthermore, the literature highlights key export products like coconut oil, copra cake, and desiccated coconut, all of which are produced by the MMPC. Understanding the global demand for these products, particularly coconut oil, helps inform the thesis by demonstrating the market opportunities and challenges MMPC faces. The literature also highlights just how crucial sustainable production practices are. This ties right into the goal of creating a solid action plan for MMPC—one that not only boosts production but also improves product quality and drives up profits. At the end of the day, the literature backs up the thesis by shedding light on a few key things: The economic value of coconut products, the role cooperatives play, and the bigger picture of global market trends. All of this is essential for understanding MMPC's current standing and figuring out how to make improvements that will last.

Synthesis

Cooperatives play a big part in agriculture — and in many other areas too — by helping improve livelihoods and strengthen communities. What really keeps them going, especially the successful ones, is solid management. That means making decisions together, involving members, and sticking to democratic values. This kind of setup with cooperative principles is particularly crucial during tough times, like the COVID-19 pandemic. When everything felt uncertain, cooperatives showed they could step up, support those hit hardest, and help keep things steady for their members.

Cooperatives really do have a profound impact — both on the economy, but in people's everyday lives. For small-scale farmers in particular, being a part of a cooperative is revolutionary. They no longer have to fight alone with everything — whether it's fighting against fragmented land or having limited financial capabilities. Being able to collaborate makes those things more manageable. It's that combined effort that generates more opportunities, more support, and more chances at increasing not just their farms, but their lives. As a result, members enjoy better income and a dramatic increase in their way of life. But the benefits don't stop at money. Cooperatives also build more stable, more balanced communities by delivering essential services and financing community development projects that otherwise would not exist.

Nevertheless, despite all the good they do, cooperatives are not without their challenges. They face a lot — poor infrastructure, and difficulty getting their products to larger markets. On top of that, additional outside pressures beyond their control, such as bureaucratic limitations, poor infrastructure, limited market access, and outside environmental pressures such as climate change and changing government policies. It all adds up and makes it more difficult for them to be financially sound and maintain their operations smoothly. That's why they require real support—targeted, practical assistance that fortifies their foundation and provides them with space to grow and evolve.

However, in spite of all the good they do, cooperatives have their issues too. They are confronted with a lot — inadequate infrastructure, and accessing larger markets with their products. On top of that, other external pressures that they cannot influence, like bureaucratic barriers, inadequate infrastructure, restricted market access, and external environmental factors like climate change and unstable government policies. It all amounts to and becomes harder for them to stay financially stable and have their operations running in good condition. That is why they need authentic support—conscious, manual support that stabilizes their base and gives them room to expand and evolve. Furthermore, it's clear we need more studies — and not just theoretical ones.

We need real, on-the-ground research that can contribute to discovering what really works in making cooperatives sustainable and resilient.

Finding the numbers, listening to the people on the ground, and seeing the impacts firsthand — that kind of evidence matters. It is what affects better policies and smarter strategies. And if you really look at the bigger picture, one thing is certain: cooperatives are not just business. They're people stuff. People getting together as communities. Working to help each other get through the hard times. They bring stability and induce growth — and particularly in ag, but so much more too.

Chapter 3

METHODOLOGY

This chapter covers the Research Design, Sampling, Participants and Setting, Data Gathering Instrument, Data Gathering Procedure, Data Analysis, Trustworthiness and Ethical Consideration.

Research Design

This study employed a qualitative case study research design to conduct an in-depth assessment of the coco-based crude oil and copra cakes production of the MMPC. A qualitative research process entailed examining and interpreting text and interviews and observations to uncover significant patterns descriptive of a specific phenomenon (Auerbach, 2007). The researcher applied a case study by John Creswell that investigated and examined a specific phenomenon in its natural setting in a detailed and comprehensive way, through one or more cases, and uses multiple sources of data. The multiplicity of sources in case studies could come from multiple methods of data collection or from multiple stories collected through one approach from individuals with diverse views regarding the phenomena being studied (Lewis, 2003). It is a very detailed and complex study of one specific case (or cases) in a bounded setting (Green and Thorogood, 2009; Miles and Huberman, 1994; Yin, 1994). It is both a research design and methodology and an object and product of investigation (Stake, 1995; Yin, 2009).

Sampling, Participants and Setting

Purposive sampling was employed for the selection of the Participants. Purposive sampling is a set of non-probability sampling methods in which units are chosen due to the fact that they possess the desired characteristics. That is, units were chosen "on purpose" in purposive sampling (Nikolopoulou, 2023).

The inclusion criteria defined by the researcher focused on the following key features: The Participant must be an employee or member of the MMPC, must have been with MMPC for at least one (1) year, and must have direct involvement in the operation and implementation of the project. Thus, the researcher included only five (5) Participants. Participant 1 is a female Chairman of Man-up Multipurpose Cooperative. She has been with the Cooperative for twenty-one years. Participant 2 is a female Vice Chairman of Man-up Multipurpose Cooperative. She has been with the Cooperative for twenty-one years. Participant 3 is a male General Manager/Marketing officer of Man-up Multipurpose Cooperative. He has been with the Cooperative for more than 12 years now. Participant 4 is a female Operations Manager for Refinery of Man-up Multipurpose Cooperative. She has been with the Cooperative for 21 years. Participant 5 is a female Operations Manager for Coco coir of Man-up Multipurpose Cooperative. She has been with the Cooperative for more than 4 years. Creswell (2002) recommends at least three (3) to five (5) Participants for case studies.

In this study, the saturation point was reached after interviewing three (3) Participants, as the level of data variation leveled off and no new information or themes emerged. However, the researcher decided to interview two (2) additional Participants for validation purposes.

The research locale of the study included the place where the study took place. The research was conducted at Man-up Multipurpose Cooperative (MMPC) located at Brgy. Man-up Altavas, Aklan in the year 2025.

Data Gathering Instrument

The researcher used interview as a primary data-gathering instrument which is particularly significant in qualitative research. It allowed for in-depth exploration of lived experiences, providing richer, more nuanced insights than what could be obtained through surveys or quantitative tools alone. Participants were encouraged to express their personal experiences, reflections, and observations, allowing the researcher to access not just factual information, but also the values, emotions, and meanings attached to their involvement in the project.

For this research, the researcher employed a structured open-ended interview schedule, well designed to

elicit both facts and insights. The questionnaire was divided into two parts. The first part focused on rudimentary personal information — names like the participant's, his/her present position in MMPC, and the duration he/she has been associated with the cooperative. These background facts were not mere procedures. They provided useful background to the stories and experiences that everyone related later. The second part of the interview guide dove into the heart of the project. It featured open-ended questions meant to dig into different sides of MMPC's work on coco-based crude oil and copra cakes. There were five main areas the questions focused on: First, how the project was carried out — what the implementation process looked like from the inside. Then, the challenges that came up along the way. Next, it explored the strategies and best practices that helped the team manage things effectively. It also asked about the outcomes — the wins, the improvements, and how the project benefited everyone involved. And finally, it looked ahead, asking what could be done better moving forward. All in all, it gave participants space to reflect on the bigger picture and share their insights.

By using interviews, the study ensured that the voices of key stakeholders were not only heard but meaningfully interpreted to inform future improvements and policy support for similar livelihood initiatives.

Data Gathering Procedures

The researcher was guided by the following procedures which ensured that the data gathered were consistent with the purposes of the study.

The study was conducted with the necessary approvals from the MMPC, the Department of Labor and Employment (DOLE) - Aklan Field Office, and Aklan Catholic College - Faculty of Business and Management.

To initiate the research process, the researcher prepared a formal letter addressed to the Dean of Aklan Catholic College - Faculty of Business and Management and to the Chairman of MMPC seeking permission to conduct the study and involve the respective Participants.

The researcher then drafted and sent a formal letter to the Chairman of MMPC to obtain official consent for conducting the study among the identified Participants. Once all the necessary approvals were in place, the researcher reached out with the Participants and worked out interview schedules that fit their availability.

Before anything was recorded or discussed, each Participant received an Informed Consent Form. This was not just a formality — it clearly laid out what the study was about, what it would cover, and most importantly, that their involvement was completely voluntary. Everyone was given enough time to read through the consent form and ask questions if they had any. The researcher made sure they fully understood their rights — including the assurance that everything they shared would be kept confidential and used strictly for research purposes.

On the day of the interviews, the researcher sat down with each Participant for an in-depth conversation, using a self-developed interview guide. The interview guide started off with a couple of basic questions — things like the participant's role in the cooperative and how long they have been involved. After that, it dove into the core of the research, with six open-ended questions touching on the five main focus areas of the project. To make sure nothing slipped through the cracks, each interview was recorded — but only after getting clear permission from the Participants. That way, every insight, story, and detail could be revisited accurately later on. Additionally, secondary data such as the cooperative's records and participant profiles were reviewed. These extra sources helped paint a fuller picture and backed up the information

shared during the interviews.

All throughout the data collection process, the researcher made sure to keep ethics front and center — especially when it came to confidentiality. Each Participant was clearly assured that whatever they shared would stay private. Their answers would not be tied back to them personally, and everything gathered would be used strictly for research purposes — nothing else. The researcher also complied with the provisions of the Data Privacy Act of 2012, taking necessary precautions to protect the privacy and personal data of all Participants.

Data Analysis Procedures

The qualitative data, which included interview transcripts, secondary sources, and field observations, were transcribed and analyzed using the six-phase thematic analysis framework developed by Braun and Clarke (2006). It started with the basics: getting familiar with the material. The researcher read through the transcripts and field notes multiple times, just soaking in the details and getting a feel for the bigger picture. From there, things moved into phase two — generating initial codes. This step meant pulling out patterns, standout phrases, and recurring ideas that tied back to the study's main questions. Then came phase three: grouping those codes into possible themes. This part was all about seeing the connections — figuring out what those smaller bits were really pointing to when taken together. In phase four, the researcher stepped back to review the themes if it is consistent with the codes and reflect the full story told across the dataset. That cross-checking helped refine and sharpen the insights. Phase five was all about clarity. The themes were defined, named, and fine-tuned so each one really captured the core idea it represented — making sure it aligned with the study's goals. Finally, in phase six, all those pieces were woven together into a clear and thoughtful narrative — one that unpacked the findings and gave meaningful insight into the real experiences, challenges, and dynamics within the cooperative. To strengthen the credibility and reliability of the analysis, the researcher used triangulation, drawing on interviews, secondary data, and field observations to cross-validate findings (Claufield, 2023).

Trustworthiness of the Study

The credibility of this research was established on the core values of qualitative research — credibility, transferability, and dependability. All questions were designed to explicitly mirror the research aims, with neutrality and conciseness. Any jargon or unknown terms were defined explicitly, and the participants were facilitated so they could answer confidently and freely. In addition, strict ethical guidelines were observed — from informed consent to maintaining confidentiality — that allowed for the establishment of a safe environment where individuals felt at ease in revealing their candid experiences.

The study did not just spit out findings into thin air. It gave rich background information — the context, history of the cooperative, where it was situated, and the livelihood project that it was about. That matters. It provided others with the ammunition to determine whether the lessons here could be used in similar cooperatives or communities working on similar types of challenges.

Reliability boiled down to consistency. From the way data were gathered to the way data was interpreted, all the research procedure was accurately documented and adhered to with great caution. Nothing was left behind. A number of sources of data — for instance, interviews, cooperative documents, and field notes — were used in cross-checking and corroborating the information. In this way, conclusions weren't drawn from mere guesses, but on good, consistent information provided directly from the participants themselves.

Through being true to these basic principles, the research attempted to give an accurate and credible picture of what is happening inside the cooperative — and lessons learned that others might benefit from, whether for subsequent research or in actual programs.

Ethical Consideration

Ethics are a massive component of getting research done properly — with integrity, respect, and care for the people who were involved. In this research, ethical considerations were not something that was given an afterthought — they were prioritized every step of the way.

To begin with, informed consent was obtained, to ensure Participants were well aware of the reason, procedures, risks, and benefits of the research prior to participating. Apart from this, participants were informed of their right to withdraw at any point throughout the study, without penalty.

Confidentiality was also ensured. Any sensitive information provided during the research was handled with care and kept in strict confidentiality. The researcher made sure data was stored securely and only used for its specific purpose. The researcher also made sure that any kind of harm or discomfort was kept to a minimum. Risks were kept as low as possible, and participants were handled with integrity, dignity, and respect at all times. Their choices and voices mattered — and their autonomy was fully honored.

Apart from that, the whole procedure adhered to all relevant laws of compliance as well as principles in a way to ensure utmost ethical standards. Finally, utmost importance was given to social responsibility as well with the researcher keeping in mind the overall implications of the research within society, groups, and people.

These ethical measures were put in place to ensure that the Participants would be protected and also uphold the credibility and integrity of the scientific community. In doing so, the study ensured that its findings would contribute ethically and responsibly to the body of knowledge.

Chapter 4

FINDINGS AND DISCUSSIONS

This chapter presents the data gathered. It describes MMPC in terms of its function as a cooperative. It also shows the key challenges encountered by the Man-up Multi-Purpose Cooperative (MMPC) during the implementation of the coco-based crude oil and copra cakes production. Likewise, it shows the best management practices employed by Man-up Multi-purpose Cooperative. It presents the social or economic benefits that have been observed among the beneficiaries of the coco-based crude oil and copra cakes production project in the Man-up Multi-Purpose Cooperative (MMPC). Lastly, it shows the potential areas for improvement in the implementation of future livelihood projects similar to the coco-based crude oil and copra cakes production initiative in MMPC.

1. Establishing an Effective Operational Management

The researcher asked the participants how MMPC functions as a cooperative in terms of business ventures, engagement, and the types of beneficiaries it serves. One of the key participants' responses highlighted the starting point of the project's implementation, which involves developing a **Strategic plan** which is to be executed in years depending on the approval of the cooperative although USDA (1997) saw a strategic plan for at least 2 or 3 years. However, the response hinted at the plan depending on the span of the project as they regularly hold monthly meetings and emergency meetings. Furthermore, the cooperative anticipated contingency plans when there is an urgent concern.

Participant 1 emphasized the cooperative's structured approach to planning and policy development.

Participant 1 said that, “*Sa strat plan hay kung paano kami maka income, makagenerate, paano namon ma-improve. Paano du mga training nga kinahanglan namon so gina consult namon du mga members, ano ro amon nga needs. And si GM, may ana karon nga weekly nga ga istorya sa anang members then kung ro problema, pasaka sa board. Maubrahan dayon namon it policy.*” (Participant 1, L144-147)

(In our strategic plan, we plan out how to generate income and on how we can improve. If there are necessary training, we have to consult the members in terms of their needs. And the GM has a weekly check on the members of their problems and the board will be informed so that we can make a policy out of it. Participant 1, L1480-151)

Similarly, Participant 4 confirmed that the board is continuously engaged in preparing action and strategic plans:

Participant 4 said, “*May una maam. Kasi amon board hay ga prepare sanda it action plan, strategic plan ngaron.*” (Participant 4, L1775)

(Yes, ma'am. Because our board is preparing action plans and strategic plans. Participant 4, L1776)

This statement reflected the cooperative's collective and continuous commitment to forward-looking decision-making. Beyond planning, Participant 4 also elaborated on the practical aspects of budgeting and resource allocation, stating:

“*May proper allocation gid ah ron. Syempre i-ano mo mana du needs, planning gid ah ron ma'am. Yes, monthly gida.. may record abi akot production ag sales ag expenses. For allocation*” (Participant 4, L1970-1971)

(There is a proper allocation for it. You have to address the needs so there should be planning for it. Yes, it's monthly. I keep records of production, sales, and expenses. For allocation [of budget and resources]. Participant 4, L1972-1973)

Regular monthly meetings are held to review progress and address ongoing issues. Emergency meetings can be convened when urgent matters arise. Participant 4 also highlighted the importance of keeping detailed records. They track everything – what's produced, what's sold, and what's spent.

This meticulous record-keeping allows them to review their finances regularly, on a monthly basis, and identify any areas that might need improvement. This ongoing assessment helps them adapt to any challenges that might arise.

This demonstrates that cooperatives have good planning practices consisting of strategic means to achieve the objectives and goals of the cooperatives (Mina et al., 2022). Moreover, strategic planning of the cooperatives practices flexible time management as actions are planned yearly, monthly, weekly, and ad hoc. This plan will set direction for any organization (proprietorship, partnership, corporation, or cooperative). Nevertheless, good time management leads to improved efficiency, productivity, and stress-free success in life (Bucăța et al, 2021).

Next from the procedures of the implementation of the production project is **Organizing**. The responses revealed the staffing and hiring of qualified members to be part of the implementation. This collectively underscored the cooperative's thoughtful and values-based approach to staffing. Beyond academic qualifications or technical skills, the cooperative places significant emphasis on a person's willingness to learn, attitude toward work, and alignment with the cooperative's mission.

Participant 5 explained that the team considers individual capabilities when assigning roles:

Participant 5 said that, “*Siguro tinitingnan din naming yung capabilities nila kumbaga eto kaya na staff na ito kaya nya ba itong gawin, kumbaga inaano naming sila kung saan sila pupwede naming ilagay, at tsaka yung iba, gusto rin naman nila so they're trying to learn. Kase hindi naman kase lahat ng members*

are willing to be one of our staff so yung mga nadito kahit less yung kanilang know how, they want to learn para may know how sila.” (Participant 5, L2443-2447)

(We are probably also looking at their capabilities, like whether this staff member can do this. We're placing them where they're best suited, and also, some of them are willing, so they're trying to learn. Because not all members are willing to be one of our staff, so those who are here, even if they have less know-how, they want to learn so they can gain know-how. Participant 5, L2448-2451)

This reflected a flexible and developmental approach, where even members with limited experience are given opportunities if they demonstrate the initiative to grow. Participant 5 also noted that not all members are willing to serve as staff, making the willingness to engage an important factor in selection.

Participant 1 expanded on this idea by highlighting the value of attitude in the hiring process:

Participant 1 said that, *“Yes, may requirements. For example sa bookkeeper ano ro ana nga qualifications karon. Syempre kami cooperative kami syempre accounting graduate imaw pero kung una ro interest nana, ro desire nga mag learn, number 1 is attitude, gina consider namon. Bisan graduate ka pa it—kung wa kat willingness to learn kapin pa abi ro sweldo hay sangkiriti pero kahapon nag meeting, tinguhaon naton nga manami aton nga performance agud bukon lang sa minimum, mas mataas pa ag sa insurance, sa SSS.”* (Participant 1, L183-188)

(There are requirements. For example, for a bookkeeper, we have our qualifications. Of course, since we are a cooperative, we should hire an accounting graduate, but if a person has the interest and desire to learn, we also accept them. The first thing that we consider is attitude because even though you are a graduate, if you do not have the willingness to learn—especially considering that the compensation is not that high—it becomes a concern. We had a meeting in which we discussed the salary and benefits, such as insurance and SSS.. Participant 1, L189-194)

While qualifications such as an accounting degree are ideal for certain positions like bookkeeping, the cooperative is also open to those who may not meet formal criteria but show genuine interest and commitment.

Similarly, Participant 2 emphasized the role of motivation during the hiring process.

Participant 2 said that, *“If ever may gina pasueod nga empleyado, gina pa agi namon sa pag-interview, haman gustong magsueod iya syempre ano lang man iya, niyog inyo nga trabaho, samantala sa iba nga lugar sa private hay naka porma kamo. Pero iya, syempre makara lang. Ginatan-aw gid namon du capacity, kung kaya nanda.”* (Participant 2, L678-682)

(If ever we bring in an employee, we go through an interview process, to find out why they want to work here. Of course, it's just coconut work here, while in other places, in private companies, you're more established. But here, of course, it's just starting. We really look at their capacity, if they can do it. (Participant 2, L683-687)

This revealed that the cooperative was mindful of both practical competencies and personal motivation, especially in a setting where resources may be limited and the organization is still growing.

Also, Participant 5 really emphasized how important internal drive is, saying:

“Depende po yan una-una sa age, pangalawa yung willingness ng tao kase that is one eh kahit sabihin mo na professional siya kung walang willingness wala talaga, walang passion to work for a purpose.” (Participant 5, L2603-2605)

“It depends, first on age, second on the person's willingness. Because that's one thing, even if you say they're professional, if there's no willingness, there's really nothing, no passion to work for a purpose.” (Participant 5, L2606-2608)

This highlighted the cooperative's recognition that passion and purpose often outweigh credentials when it comes to contributing meaningfully to the organization's mission.

These insights aligned with Cruz et al. (2021), who argued that in mission-driven organizations such as cooperatives, employee motivation, adaptability, and alignment with core values are as critical—if not more so—than technical expertise. In this context, the cooperative emphasized the importance of staffing the right people for the job, focusing on their capabilities, willingness to learn, and passion for the work. While formal qualifications like an accounting degree are preferred for roles like bookkeeping, the cooperative values attitude and a strong desire to learn, especially when resources are limited. The cooperative uses interviews to gauge candidates' motivations and capacity for the work, recognizing that while working in a cooperative may not offer the same perks as private companies, a passion for the purpose and the community is essential.

This flexible approach ensures that even individuals without formal experience can contribute effectively if they show dedication and a willingness to grow within the cooperative.

After establishing clear plans and identifying the right individuals for specific roles, the focus shifts to **Leading**—where cooperative leaders actively guide, support, and motivate the team throughout the production process.

Leadership in the cooperative is essential to direct the team through the production project implementation. The management illustrates a hands-on and proactive stance to ensure effective fulfillment of members' responsibilities. This entails face-to-face interaction as well as frequent check-ups via telecommunication, indicating that they are concerned with sustaining accountability and continuity in operations.

Participant 4 shared how they ensure oversight and support, stating:

Participant 4 said that, *"Gaadto ako sa site, kung indi ako makaadto sa site hay ginatawagan through phone pero kung may mag mag production mana kami ag need i-supervise hay idto gid ako. Hay mga masaligan mat'a abi sanda idto, so."* (Participant 4, L1858-1860)

(I personally visit the site, and if I am unable to, I call them by phone to check if production is ongoing but if we have a production run and it needs supervision, I go there personally. They are pretty reliable there, so... Participant 4, L1861-1863)

This approach highlighted a leadership style that was all about finding the right balance between trust and personal involvement. It helps build a sense of reliability within the team.

Additionally, leadership is demonstrated through hands-on involvement, as seen with Participant 4, who ensured production runs smoothly by personally visiting the site or making regular calls to monitor progress. This approach ensured that the team stays aligned and that operations continue efficiently despite challenges.

Additionally, Participant 1 highlighted the value of resistance and acceptance in leadership, acknowledging that conflicts are inevitable but must be approached constructively.

Participant 1 shared that, *"May una gin taron nga issues. Imo man lng pamatian sanda and mag-tao kat imo nga suggestions. Akon gani nga hambae kanda anything nga gusto nanda hambaeon kang either good or bad hay mas okay gani du negeative which means nga may learning ikaw then kung wa man mana negative don hay pakilala nga may problema nga wa nasolbar. Hay that's a process of growing and learning and we'll try to find solutions, wa lang makon it baeasuean. If ever nga may issues, discuss lang walang personalan. Istoryahan lang naton, open kita sa mga suggestions, changes pero hambae gani natural makon don. Number one makon karon is resistance, acceptance. So andang karon nga panan-awan ka makara lata so we're looking at a bigger picture."* (Participant 1, L210-218)

(There are issues, of course. You just have to listen to them and offer suggestions. Just as I always tell them, whatever they want to say—whether good or bad—they should express it, especially the negative ones. If everybody agrees all the time, it means there is something unresolved. That is part of the process of growing and learning, and we will try to find solutions for it. They just need to avoid blaming each other. If there are issues, they should discuss them among themselves and not take things personally. We should be open to suggestions, change, and it is normal for problems to arise. The most important thing is that there should be both resistance and acceptance. We should always look at the bigger picture. Participant 1, L219-226)

This highlighted a culture of psychological safety, where members are encouraged to speak freely without fear of judgment or blame. The emphasis on open dialogue and constructive feedback reflected a developmental approach to leadership—one that values both resistance and acceptance as part of collective growth. By encouraging honest dialogue and discouraging blame, collaborative leaders create a strong team that learns from setbacks and adjusts accordingly.

These practices were in line with those of Santos et al. (2022), who highlighted that open communication and inclusive leadership are key factors that promote team cohesion, trust, and long-term project success in collaborative environments. The leadership style of the cooperative, founded on being visible, approachable, and emotionally aware, is a key factor driving the production initiative to succeed.

Once the direction and motivation is correct, the work becomes more about controlling. It is all about ensuring that the work stays on course and lives up to the standards, policies, and quality requirements put in place. This stage played a critical role in ensuring discipline is maintained, performance monitored, and the quality of the final product ensured. But it is also about ensuring justice and catering to ongoing improvement.

The cooperative's strong emphasis on accountability and quality truly comes alive through its control mechanisms, such as enforcing policies, monitoring performance, and guaranteeing product quality. Controlling as a management function keeps things in line, ensuring standards are consistently maintained and any problems solved in a positive, constructive manner. In the cooperative, policies are not only written down but also reviewed periodically with members—ensuring transparency and fairness.

Participant 1 recounted a recent deliberation over job descriptions and attendance-related policies:

Participant 1 said that, *“Kahapon gin deliberate namon du job description, gin review namon amon nga policy. May sambilog mana nga tatlo mana nga absences hay suspended mana eagi so bali may policy nga ginapa abot namon kanda and then kung may reaction hay gina review dayon. Para acceptable baea sa tanan bukon baea nga suspended ka eagi.”* (Participant 1, L229-232)

(We deliberated yesterday about job descriptions and reviewed the policies. Some raised concerns about being suspended after three absences. Basically, we already have a policy for this, and we explained that if there are concerns, we review them to ensure they are acceptable to everyone. Suspension should not be immediate without proper consideration. Participant 1, L233-236)

Additionally, she said, *“May mga warning, reminder anay.”* (Participant 1, L240)

“We have warnings and reminders first.” (Participant 1, L241)

This highlighted the cooperative's balanced approach to discipline—where rules are enforced, but considerations such as context and fairness are not overlooked. Attendance, absenteeism, and tardiness are seen as indicators of member commitment, but corrective actions are implemented through progressive steps, beginning with verbal warnings.

In terms of operational oversight, the General Manager (GM) and Operations Manager (OM) share responsibility for monitoring work performance and ensuring that staff remain aligned with production standards.

Participant 1 said that, *“Gina tawag man sanda it. May mga meeting man karon, ga team building tapos kung may concern kamo, ipaabot ninyo.”* (Participant 1, L702-703)

(We call them out and we will have a meeting then we also conduct team building and we discuss if there are concerns. Participant 1, L704-705)

“Although the general manage ro gamonitor, sa kada division parehas si OM iya sa coco coir gahandle, pero at the same time si GM man gyapon ga check.” (Participant 1, L709-710)

(Although it is the general manager that monitors, in every division it is the OM that handles the coco coir but at the same time the GM also checks on them. Participant 1, L711-713)

This multi-level supervision allows for regular feedback and guidance while ensuring that issues were quickly addressed at the division level. The cooperative has also institutionalized a Quality Control (QC) system to uphold product standards. Participant 1 described the implementation of QC for coco log production:

Participant 1 said that, *“Gina monitor, may QC. For example mana sa cocolog, kung ano mana ro ana size, dapat mana pearehas. May ana mana nga sukatan nga dapat hay mag paearehas dati abi hay pagusto eata sanda. So may quality control, bisan kami mismo mana kada isa iya mansig critic man.”* (Participant 1, L434-436)

(We monitor, we have QC (Quality Control). For example, with the cocolog, what size it is, it should be uniform. It has its own measurements that it should match. Before, they just did it however they wanted. With quality control in place, we take on the role of critics to ensure standards are met. Participant 1, L437-440)

Participant 5 emphasized the importance of inspecting products before they are sent to buyers, ensuring that nothing subpar leaves the cooperative. When issues like rough coco peats arise due to machinery breakdowns, extra steps were taken to manually screen and refine the product to maintain the cooperative's reputation.

Participant 5 said that, *“Syempre sa ganyan, especially pag may bibili, chini check namin, isesend kaya namin to, is it okay, di kaya kami mapapahiya neto, chini-check naming yan, kung sa tingin naming is mapapahiya kami, inaayos naming yon kagaya nga mga coco peats na yan kase pag sira yung decorticating namin, minsan yung output namin very rough, yung coco peats. So ang ginagawa namin, sini screen namin para pino sya. Manual lang sya.”* (Participant 5, L2470-2474)

(Of course, in that kind of situation, especially when there's a buyer, we check it, we ask ourselves, 'can we send this? Is it okay? Will this embarrass us?' We check that. If we think we'll be embarrassed, we fix it. Like those coco peats, because when our decorticating machine is broken, sometimes our output is very rough, the coco peats. So what we do is, we screen them to make them fine. It's just manual. Participant 5, L2475-2479)

Furthermore, mentoring and hands-on guidance were embedded in daily operations. Participant 5 noted: *“Syempre nandyan rin sa kanila, icheck mo rin I momonitor mo rin yung work nila, kung is it okay yung work nila or not, tuturuan mo sila, yung parang ganon ba. Guidance.”* (Participant 5, L2456-2457) (Of course, it is also up to them, you also have to check, you also have to monitor their work, if their work is okay or not, you teach them, like that. Guidance. Participant 5, L2458-2459)

This illustrated a supportive control environment where monitoring was coupled with coaching, reinforcing a learning culture rather than a punitive one.

These practices aligned with the insights of Villanueva et al. (2023), who argued that in cooperative settings, effective control systems are those that combine clear performance standards with supportive supervision. The cooperative's system reflected this approach, creating a framework where members were held accountable while being empowered to improve—ultimately fostering both quality outputs and a cohesive team dynamic.

II. Disruption: Operational Vulnerabilities and External Challenges

MMPC faces a combination of **operational vulnerabilities and external disruptions** that significantly affected its efficiency and sustainability.

One of the recurring operational vulnerabilities in the multipurpose cooperative's operations is the **difficulty in sourcing raw materials**. The Chairman of the cooperative pointed out that because individual sellers have a limited supply, they're forced to source materials from different areas around the region. This scattered procurement process takes up a lot of time and resources, which in turn impacts the flow and efficiency of production.

Participant 1 said that, *“Ro pagbakae it raw materials syempre gausoy ka pa kung siin, ro volume it raw materials nga gina usoy nimo. Sa sambilog abi ngato hay pila lang nga kilo anang mabaligya so kung gabakae ka it pilang tons ngato hay di mo eagi mabuo lang sa sangka tawo. Kinahanglan hay mausoy pa kung kanyo ka makabuo nag mapinsan duyon. Sambilog pa kato du amon saeakyan hay nasamad pa abi.”* (Participant 1, L301-305)

(When buying raw materials, of course, you have to search around for where to find them, and consider the volume of raw materials you need. For example, one person might only have a few kilos to sell, so if you're buying tons, you can't just get it all from one person. You have to search in multiple places to get a significant amount. Participant 1, L306-310)

This process, while necessary, consumed time and manpower that could otherwise be focused on core production activities.

The issue highlighted a structural limitation in the cooperative's supply chain, where economies of scale were difficult to achieve due to the dispersed and small-volume nature of suppliers. This aligned with the observations of Reyes et al. (2021), who noted that cooperatives operating in rural and semi-urban areas often face supply-side constraints that hindered large-scale operations. In such contexts, forming stronger linkages with farmer groups, investing in local supply networks, or establishing raw material consolidation hubs could potentially streamline sourcing and ensure a more consistent material flow.

Further compounding these operational vulnerabilities is **machinery maintenance and production disruptions** which included the issue of faulty or substandard equipment provided through government grants. While such support was intended to enhance productivity, the reality for the cooperative has been markedly different. Instead of enabling seamless operations, these machines have frequently become sources of disruption—stalling production and weakening member confidence in the system. Participant 2 shared a critical concern:

Participant 2 said that, *“May amon gid mata kase ro amon mga machinerias hay problem kapin pa nga machinery nga gin grant. Dikato kami karon nakaproblema mahina ro amon production. Bukon it consistent, kita mo as of now bagged down ta gihapon ro amon cocomill.”* (Participant 2, L732-734)

(Our machinerias, especially those that were granted, have issues. We have experienced production problems due to these inconsistencies. As of now, our cocomill is still not operating. Participant 2, L735-

737)

This reflected a broader concern with the sustainability of government-provided equipment, which often arrives without thorough pre-testing or reliable after-sales service. As Caday (2020) emphasized, cooperatives that rely on such machinery were prone to long-term technical issues, particularly when support mechanisms were lacking.

Additionally, Participant 3 underscored the adverse effects of unstable electricity, which damaged equipment and infrastructure—including the explosion of newly installed lighting fixtures. Frequent power fluctuations have rendered machinery unreliable, prompting the need for a complete rewiring of the cooperative's facilities.

Participant 3 said that, *“Du amon cocomill hay totally backed down eon due to fluctuate it current industry. Wa ta ga eksakto du timpla it electricity, it kuryente it current, wa ta ga balance. Mag high, ma low imaw hay ro amon nga machineries hay gapalpak man dayon. Ginbakean man namon it mga natawag nga proteksyon, hay maw man gyapon, du among bag'ong kabit nga (lighting inaudible) tig 12 thousand, hay pumutok. That's why i proposed ko lang makon sa board, nga i rewiring nalang tanan sa sueod it amon nga building agud makita naton kung ano ro kakaiba sa pag rewiring ag sa dati.”* (Participant 3, L1108-1114)

(Our cocomill has totally backed down due to the fluctuating current in the industry. The electricity, the current, isn't stable. It goes high and low, so our machineries keep malfunctioning. We even bought protection equipment, but it's still the same. Our new lighting (inaudible), each costing 12 thousand (pesos), exploded. That's why I proposed to the board that we rewire everything inside our building, so we can see the difference between the rewiring and the old setup. Participant 3, L1115-1120)

These frequent malfunctions not only hindered production output but also demanded unplanned expenditures and major adjustments in infrastructure, such as electrical rewiring, to mitigate further damage. Villanueva and Santos (2021) stressed that power infrastructure is a critical yet often overlooked aspect of rural livelihood projects. They warned that unstable electricity can lead to irreversible equipment damage and safety risks.

In addition to internal operational challenges, MMPC also encountered significant external disruptions, particularly during the height of the **COVID-19 pandemic**. Government-imposed protocols, including lockdowns and mobility restrictions, severely impacted production activities. These measures, although necessary for public health, stalled crucial operations and disrupted market engagement. Participant 5 recalled the gravity of the impact:

“Nag stop muna kami ng operation talaga, nag stop yung cocomill, nagstop din yung paggawa ng copra cakes tsaka crude oil, kasi restricted na siya.” (Participant 5, L2389-2390)

(We really stopped operations for a while. The cocomill stopped, and the production of copra cakes and crude oil also stopped, because it was restricted. Participant 5, L2391-2392)

The halt in operations was not only a logistical setback but also a personal struggle for members, particularly the elderly, who were forced to isolate themselves as highlighted by Participant 5:

“Malaking dagok yung sa mga members kase di makalabas-labas kailangan sa bahay ka lang kase especially sa mga senior, yung mga senior talaga hindi makalbas, pero sa bahay na lang.” (Participant 5, L2368-2369)

(It was a struggle for the members because they couldn't go outside and had to stay at home, especially the senior citizens. Participant 5, L2370-2371)

The pandemic also triggered a sharp decline in market activity, limiting the cooperative's ability to sell its

products. As Participant 1 recounted,

“Pagka March nagpandemic, naglockdown so uwa. Indi kami kabyahe, bawal pero it’s a blessing in disguise nga nagboom du plantitos plantitas nga umabot sa time October siguro nga naka raise ta kami sa 100 thousand indi eon namon ma cope up du demand.” (Participant 1, L45-48)

(However, by March, when the pandemic happened, we went into lockdown, so there were no sales. We could not travel, but it was a blessing in disguise that the rise of plantitos and plantitas became a trend. By October, we managed to raise 100 thousand pesos, but unfortunately, we could not keep up with the demand. Participant 1, L74-78)

Despite these disruptions, Participant 1 also shared how the cooperative showed resilience by capitalizing on the unexpected “plantito/plantita” trend, wherein Filipinos began cultivating ornamental and useful plants at home. This trend boosted the demand for coconut-based products such as coir and crude oil, helping the cooperative recover financially.

Jumawan (2022) documented how grassroots enterprises leveraged lifestyle shifts during the pandemic to revitalize sales through product repurposing and trend awareness. The cooperative’s ability to adapt illustrated its resilience and creativity in facing adversity. The internal adaptability and external market responsiveness of the cooperative worked in harmony to overcome economic hurdles.

Another external disruption was the **outbreak of African Swine Fever (ASF)**, which halted hog raising due to fears of infection. This, in turn, reduced demand for the cooperative’s products, leading to diminished income.

Participant 1 said that, *“Bali Capiz, CALS ag Navarra—tao kung tanan nanda nga baboy hay naapektuhan, hay imbes nga mag order sanda it 10 grams hay nag sankiri lang at wa gid ta sanda nagbakae so affected du amon.”* (Participant 1, L323-325)

(Basically, in Capiz, the Cals and Navarra—I am not sure if the pigs were affected—because instead of ordering 10 grams, the order was reduced, and they did not purchase at all, which affected us. Participant 1, L326-328)

The reduced volume of orders from major buyers such as Cals and Navarra highlighted the interconnected nature of agricultural sectors. Flores and Valencia (2021) explained that disease outbreaks like ASF created a ripple effect throughout agricultural value chains, adversely impacting cooperatives that supply feed and related inputs.

Participant 2 further elaborated on the combined burden of declining demand and internal technical setbacks. Even if demand had remained stable, the cooperative would still have struggled to produce due to machinery breakdowns.

“That time hay kato ta kami – naghina eon kato du production it crude oil since nga uwa eon it mga buyer dahil syempre du CALS kato hay sa Roxas. Kami wa eota it production dahil December nasamad amon nga makina. Less income.” (Participant 2, L783-785)

(At that time, the production of crude oil was slow due to the lack of buyers. The Cals was in Roxas. We had no production in December because our machinery was damaged, resulting in lower income. Participant 2, L786-788)

This highlighted the critical role that both external factors, such as market volatility, and internal challenges, like equipment reliability, play in sustaining cooperative operations. As Bautista and Lim (2020) pointed out, agricultural processing cooperatives were particularly susceptible to the compounded impact of supply-demand disruptions and technical breakdowns. When these issues coincide—especially during crises—they can severely hinder productivity and strain the cooperative’s overall resilience.

The multipurpose cooperative also faced notable **managerial skills gaps and operational inefficiencies** that hinder smooth administration and financial oversight. Responses from Participants highlighted a significant challenge in the cooperative's internal management capacity, particularly in financial oversight and operational efficiency. Participant 2 emphasized the shortcomings in managerial competency, especially in documentation and reporting, which were critical for informed decision-making.

Participant 2 said that, *"So duyon sa amon nga mga ma managerial, hay di siguro ka ano (antigo) mag-manage, may kakulangan sa pag manage gani medyo palpak tapos improper recordings, kag isaea pa kung amat bukon it efficient du mga report."* (Participant 2, L761-763)

(Our managerial operations are not fully optimized, maybe they're not skilled enough to manage. There's a lot of shortcomings. Sometimes, there are failed recordings, and the reports are not efficient. Participant 2, L764-766)

Additionally, Participant 3 built on this by pointing out that the burden of financial management falls on a single bookkeeper, leading to stress, inefficiencies, and growing concerns over the imbalance between expenses and income.

Participant 3 said that, *"Parehas sa amon makara ng bookkeeper may una gani karon nga parang so much stress dahil kung amat abi syempre du financing hay kana tanan eh, kag isa namon nga problem makara hay puro kami tanan expenses, wa pa kami it big income."* (Participant 3, L1604-1606)

(Just like what we have now with the bookkeeper, there is a lot of stress due to the entire financial management process, as the bookkeeper is the only one handling it. One of the problems we face today is that we have many expenses but not enough income. Participant 3, L1611-1613)

This reflected a broader issue common in small and developing cooperatives—the lack of qualified administrative personnel, which led to bottlenecks in operations and weak financial systems. According to the study of Marquez and Villanueva (2020), many rural cooperatives in the Philippines suffered from similar staffing issues, where one or two people were left to manage the entire financial framework without adequate support or automation. This not only affects performance but also the sustainability of the cooperative's operations.

Also, Participant 1 echoed that it is a challenge to retain skilled staff due to limited financial resources.

Participant 1 said that, *"Hay kabudlay ta mag (usoy) hay syempre idto ta sanda sa mabahoe bahoe du sweldo. Ngane hay mantinir ka sa sa willing to learn."* (Participant 1, L615-616)

(It's hard to find them, of course, because they go where the salary is higher. That's why we have to maintain those who are willing to learn. Participant 1, L620-622)

As mentioned, talented individuals often opted for better-paying jobs in the private sector, leaving cooperatives with fewer options. As a result, the organization places greater value on individuals with a strong attitude and willingness to learn, even if they lack formal qualifications—emphasizing adaptability and long-term investment in training.

Salazar and Mendoza (2020) addressed similar challenges in their study on human resource constraints in community cooperatives. They found that low wages and lack of career development opportunities cause high employee turnover, forcing cooperatives to rely on less-experienced staff and adopt mentorship-based strategies for skill development.

The cooperative also faced significant **financial limitations and resource allocation**. Participant 3 pointed out that the lack of working capital and difficulty in acquiring materials for infrastructure development remain major obstacles, preventing improvements that could enhance productivity.

Participant 3 said that, *“Parehas karon du amon big problem gid ana hay the financial, working capital ag ro amon ngato nga mga gamit sa new building.”* (Participant 3, 1736-1737)

(Here, our biggest problem is financial—specifically, working capital and materials for the new building. Participant 3, 1736-1737)

This challenge above aligned with the findings of Bañares and Rodriguez (2019), who noted that infrastructure development in rural cooperatives is often delayed due to inadequate financial capacity. Many cooperatives rely heavily on grants or limited savings, which are insufficient for long-term capital investments.

Similarly, Participant 4 emphasized that financial challenges are ongoing, noting that operational growth was only made possible after the arrival of external funding.

Participant 4 said that, *“Financial gid hay dato nga time du ano it coop hay 14 nga farm sangkiri lang and then pag-abot it 1M. du mga staff kato hay sangkiri malang, hay nagdugang dayon. Kase nag continuous du trabaho it mga worker.”* (Participant 4, L1913-1915)

(The challenges are mostly financial. At that time, the COOP had only 14 farms, which was a small number. However, when the 1 million funding arrived, the staff increased because the work became continuous. Participant 4, L1916-1918)

These insights highlighted how limited access to financial resources affected not only infrastructure development but also staffing and the continuity of the cooperative's work. This mirrored the findings of Lopez and Sarmiento (2020), who studied the financial growth of agricultural cooperatives and found that strategic funding injections—whether from government programs or NGOs—often served as a catalyst for operational improvement and employment generation. The study stressed the importance of establishing long-term financial support systems to sustain productivity beyond the initial boost.

III. Adaptation: Implementing Best Practices and Identifying Benefit

One of the best practices demonstrated by the multipurpose cooperative is its strong emphasis on **Human Capital and Collective Action for Cooperative Success**. Continuous training and capacity-building efforts were prioritized not only for current members but also for potential ones. Participant 4 shared how both workers and board members actively engage in production and management training:

“Yes ga attend man ta tanan. Parang last year to, nagpa Batan kami. 2 months ago to siguro ma'am. Training sa whole eota ma'am, may production ag sa management. Du mga workers lang sa production. Du mga boards nag attend man sa pag padaeagan it enterprise.” (Participant 4, L1981-1983)

(Yes, we all attend. It was like last year, we went to Batan. Maybe 2 months ago, ma'am. It's training about the whole production and management. The workers in the production. The board also attended when it comes to running an enterprise. Participant 4, L1984-1986)

Further reinforcing this inclusive and developmental culture, Participant 1 highlighted that the cooperative conducted training sessions not only for its members but also extended the opportunity to non-members in areas such as Linayasan and Dalipdip. During the pandemic, the cooperative supported families with both financial assistance and educational programs, encouraging community participation and future membership through Pre-Membership Education Seminars (PMES).

Participant 1 said that, *“Nag training kami sa Linayasan, nag-training kami sa Dalipdip tapos pag pandemic gin training namon du daywang ka pamilya idto ngane sa sangka domingo hay gabaton ta sanda mga 1000 sa anda nga twine tapos sa tulay nag conduct man kami. Du iba bukon namon members dahil ngani di namon masarangan nga members, so nag reach out kami sa amon bukon namon members*

nga gin train namon. Eventually du iba gin pa-join namon sanda tapos ginapa attend it PMES (Pre-Membership Education Seminar) para maging member.” (Participant 1, L158-164)

(We conducted training sessions in Linayasan and Dalipdip, and during the pandemic, we provided training for families there. For a week, they received 1,000 pesos for the twines. Since we cannot do everything on our own, we also reach out to the non-members and train them. Eventually, we encouraged them to join, then we had them attend the PMES (Pre-Membership Education Seminar) so they could become an official member of the Cooperative. Participant 1, L169-174)

Participant 1 further explained that the cooperative maintained an annual training plan and actively sought online training and seminars. This forward-looking approach reflected their awareness of evolving industry standards and their commitment to staying up to date.

“May plan sa training nga kada year kung ano ro gina propose nga training. Sa online man ga attend man kami.” (Participant 1, L553-554)

(We have plans for the training every year and we propose them for training. We also attend available online training and seminars. Participant 1, L555-556)

Gerard et al. (2019) affirmed that effective training programs not only improve operational productivity but also enhance member satisfaction by developing competencies that contributed to organizational success. This emphasis on human capital development has been at the core of the cooperatives' sustainability and resilience.

In addition to the cooperative's focus on training, the leadership's resilience and dedication have also been key to its success and expansion. From 2014 to 2018, during the time that the cooperative had serious financial struggles, its leaders demonstrated great dedication. They went so far as to use their own money to finance critical activities and keep the cooperative afloat. Participant 1 emphasized this leadership by explaining that despite the fact that there was no money available, they persisted with initiatives to revive the cooperative. They paid for training sessions using personal credit to ensure leaders and members remained skilled with abilities necessary to further the cooperative.

As Participant 1 stated:

“Bisan wa kami kwarta kato, sige man gyapon du planning. Ga adto kami sa Iloilo, attend kami it mga seminars trainings, du amon mga members nga uwa it pambayad nga nag attend trainings hay gin shoulder lang namon. Basta lang maka comply kami hay kinahanglan nga kami ni Cecile amon nga dati nga manager nag bayad kami it personal para makabuo kami it training at PMES, tig 1500 du amon kato nga bayad, personal gid ta namon don. So since 2014 hasta 2018, wa gid ta kami it source, personal, utang hay ro amon gid lang hay patindugon du coop bisan ano matabo hay matindog.” (Participant 1, L29-36)

(Even though we had no money, we still proceeded with the planning. We traveled to Iloilo and attended seminars and training sessions. We covered the expenses of members who could not afford the training just to comply with the requirements. It was necessary for Cecile, our former manager, and me to undergo PMES training. We personally paid 1,500 pesos for it. From 2014 until 2018, we had no financial sources—everything was personally financed or obtained through credit just to rebuild the COOP. Participant 1, L60-65)

This resilience, even in challenging financial times, reflected a deep commitment to the cooperative's long-term success. This level of sacrificial leadership, as described by Northouse (2018), underscored the leaders' commitment to the long-term welfare of the cooperative and its members. In a resource-constrained environment, such leadership is critical for recovery and sustained development.

In addition, volunteerism also formed the backbone of MMPC's operational resilience, especially during times of financial difficulty. The cooperative thrived on the deep sense of ownership and shared responsibility among its members, who willingly contributed their time, skills, and even personal resources without expecting compensation. This selfless spirit has enabled the cooperative to maintain momentum and deliver on its mission despite limited funding. As Participant 1 shared:

"Pag-abot mata sa mga needs, kada sambilog hay willing mata du sambilog chip-in halimabawa kulang mana du funding hay willing mata. Ga aeamutan mata, kasayod mat'a du grupo nga kung medyo kueang hay maeumo mata mag tao. Wama mata problema." (Participant 1, L391-394)

(When it comes to needs, everyone is willing to chip in. For example, if there is a funding shortage, everyone is willing. We contribute, the group knows that if there is a slight shortage, we're willing to give. We don't have any problems. Participant 1, L396-398)

This selfless dedication not only fortified the cooperative's financial viability; it also aided in forging a strong sense of unity and collective responsibility within its membership. It supported research by Graham et al. (2019) that volunteerism in cooperatives could promote shared values, trust, and sustainability. Under circumstances in which economic resources are inadequate, this sense of cohesion assists in maintaining operations and secures the long-term stability of the cooperative (Graham et al., 2019).

Likewise, Participant 3 emphasized the collective effort during the cooperative's revival:

"Kamon dati kat gin-revive namon daya nga kooperatiba, hay tanan kami volunteer, so wa kami tanan it sweldo, gabot ro amon bulsa, kanya-kanya it seminar." (Participant 3, L1442-1443)

(When we revived the cooperative, we all volunteered without any compensation. Our pockets were empty, and we conducted our own seminars. Participant 3, L1450-1451)

This illustration showed how cooperatives, lacking financial resources, can depend on volunteer work from their members to perform necessary tasks. The sacrifice and shared effort during the early stages of cooperative development have been recognized by research as a major source of resilience and success in cooperative businesses (Chaves & Monzón, 2017).

Moreover, in sharing their experiences, the members of MMPC highlighted how deeply rooted **Cooperative Care in Action** is in their daily operations. MMPC exemplifies how cooperatives can go beyond economic activities to become agents of community care and development.

During the interview, Participant 2 shared that MMPC actively engages with the community by organizing events such as prize giveaways, feeding programs, and free legal aid services.

"Makara maam hay ga support kami sa community, halimbawa iya sa barangay hay kung mayad nga event hay du coop hay ga share it premyo or like sa feeding program, gajoin kami like ku July last year nagpa free legal aide kami iya sa coop, sa tanan iya, bisan taga Balete nag adto iya basta member. Sa akon don nga advocacy, duyon man lang siguro du time nga makaeapit ako sa mga pamueoyo. Ro sambilog namon gina aim hay mapa bloodletting kami wa lang kami time, kase pagpungko ko abi hay sunud-sunod ta ro training, masako kami. So like for example sa amon nga training nga ginpangayo kay DOLE AMP hay mabahoe kamon gid nga bulig eabi na gid sa amon office, mga computer duyon mga program hay nagamit eon namon, phase 1 phase 2 nga training so mabahoe gid imaw nga bulig." (Participant 2, L1502-1510)

(Nowadays, we support the community in various ways. For example, here in the barangay, we organize events through the cooperative where we give out prizes or hold feeding programs. Last July, we participated in a free legal aid event here at the cooperative, and all the people, including those from Balete, were able to attend as long as they were members. For my advocacy, I believe this is one of the

few times I can be truly close to the constituents. Another initiative I support is a bloodletting activity, although we haven't had the time for it due to consecutive training and our busy schedule. For instance, the training requested by DOLE has been a great help for us at the office. The computers were used during Phase 1 and Phase 2 training, and it has been a huge help to us. Participant 2, L1511-1519)

These initiatives aimed to support members while expanding the cooperative's reach within the community. According to Agoyaoy and Guia (2022), cooperatives that integrated social programs help foster a more engaged and supportive community.

Additionally, Participant 1 proudly shared how the cooperative has become a vital force in community support, recounting their involvement in activities such as bloodletting drives, clean-up operations, and earthquake drills

Participant 1 said that, *"First time gani nag adto du mga lawyers, free legal assistance, first time natabo mag taga Altavas. Ga join kami sa brgy sa clean up drive tapos sa blood letting nga future plan. Ag sa earthquake drill, tree planting abo ro amon nga activities."* (Participant 1, L541-543)

(It is actually the first time that lawyers have come here to offer free legal assistance. This is the first time something like this has happened in Altavas. We also participate in the Barangay clean-up drive and organize bloodletting activities. Additionally, we conduct earthquake drills. Participant 1, L546-549)

Also, Participant 3 shared the upcoming activities such as tree planting, bloodletting, and seminars—further reflecting MMPC's environmental consciousness and its dedication to continuous learning and member welfare.

"Bloodletting, sa march 23 it morning hay may tree planting kami sa amon nga site sa new building. Sa 19 may amon nga seminar dayang March." (Participant 3, L1139-1140)

(We plan for a blood letting activity, and on the morning of March 23rd we have tree planting at our site at the new building. On the 19th, we have our seminar this March. Participant 3, L1141-1142)

These environmental and educational initiatives tied directly into MMPC's sustainability practices, demonstrating that its cooperative care extended not just to people, but also to the planet. According to Gerard et al. (2019), such environmental and community-focused programs reinforced a cooperative's role in achieving sustainable community development.

Aside from its strong community engagement efforts, MMPC also demonstrated a clear commitment to sustainability through waste utilization and circular practices within its coconut-based operations. Participant 1 highlighted how the cooperative ensured that no part of the coconut goes to waste. They shared that even the byproducts of the cocomill process were repurposed effectively:

"Uwa kami it wasted products. Parehas sa cocomill, du ana nga waste gina eaha uman, gina ubra nga mantika dayon. So uwa kami it waste. Du iba hay fertilizer don." (Participant 1, L461-462)

(We do not have any wasted products. Like in cocomill, the wastes are cooked and turned into oil. Some are turn into fertilizer. Participant 1, L463-464)

This reflected a practical approach to resource maximization, where even residues contributed to production and agricultural use. Building on this, Participant 5 also emphasized how the cooperative actively explored creative ways to repurpose coconut byproducts. They recalled that the cooperative began experimenting with various items, especially during times when income was challenged:

Participant 5 said that, *"Iniisip na naming kung paano namin ma make use, ano gagawin naming doon from fiber, gawa kami ng cocolog, gawa kami ng pot para sa plantitas tsaka yung coco peats ginawang fertilizer yan. So yun yung bumuhay sa coop."* (Participant 5, L2406-2409)

(We were already thinking of how we could make use of them, what we could do with the fiber, we made

coco logs, we made pots for plantitas [plant enthusiasts], and the coco peat was turned into fertilizer. So that's what sustained the coop. Participant 5, L2412-2414)

Further emphasizing this mindset, Participant 5 stressed that waste simply does not exist in their coco coir operations. As she explained:

“Kung tutuusin maam sa coco coir wala naming waste ito lahat ng coco nato walang waste dito eh kase ginagamit lahat, needed lahat. Napapakinabangan lahat. Nirerecycle.” (Participant 5, L2582-2583)

(If you really think about it, ma'am, in coco coir, there's no waste. Everything from this coconut has no waste here, because everything is used, everything is needed. Everything is utilized. Everything is recycled. Participant 5, L2584-2586)

This holistic utilization of coconut products reflected the cooperative's deep commitment to sustainability, ensuring that each component of the coconut is put to its best use. This type of waste reduction is essential for cooperatives trying to have sustainable and economically sound operations (Emmott et al., 2014).

This coupled, zero-waste strategy reflected the tenets of a circular economy (Geissdoerfer et al., 2017) and served to improve the cooperative's economic sustainability as well as the environment. Further, Participant 3 indicated how the cooperative's zero-waste culture goes beyond manufacturing, favoring sustainability in the community:

Participant 3 said that, *“Zero waste ta kami. Gatao man kami kung amat it seeds sa mga farmers para ma (hikayat) nga mag tanom sanda.”* (Participant 3, L1193-1194)

(We are zero waste. We also give seeds to the farmers sometimes to encourage them to plant. Participant 3, L1195)

This assertion identified the cooperative's wider sustainability initiatives, such as supporting agricultural diversity and encouraging sustainable agriculture among local farmers. Zero-waste operations, such as these, were critical to developing resilient systems that conserve resources for generations to come (McDonough & Braungart, 2002).

Beyond environmental sustainability, MMPC placed significant emphasis on investing in its people through various team-building activities and educational initiatives. Participant 3 highlighted the importance of regular team-building sessions, sharing:

“Akon man karon maam nag organize it team building, abo ron. Parehas baea nga bago kami mag release ng salary, may briefing, may meeting anay.” (Participant 3, L1522-1523)

(We also organize team-building activities. Before we release their salaries, we hold a briefing or meeting. Participant 3, L1524-1525)

This practice fostered communication, set expectations, and ensured that members were aligned with the cooperative's goals. Similarly, Participant 2 shared how the cooperative holds staff meetings followed by team-building activities to address concerns and to enhance workplace relationships.

“Gina tawag man sanda it. May mga meeting man karon, ga team building tapos kung may concern kamo, ipaabot ninyo.” (Participant 2, L702-703)

(We call them out and we will have a meeting then we also conduct team building and we discuss if there are concerns. Participant 2, L704-705)

These practices created feedback loops and foster informal interaction, aligning with cooperative governance principles and ensuring a harmonious working environment (Agoyaoy & Guia, 2022).

In terms of promoting work-life balance and well-being, Participant 3 shared how MMPC celebrated special occasions and organized recreational activities like resort visits and staff outings. These initiatives aimed to recognize member contributions and boost morale. As mentioned by Participant 3:

“Like in fiesta ga joint venture man. Fiesta iya sa barangay, sa sports may makara nga gina offer nga religious. Every first Monday of the month hay mass, ga join kami iya sa man-op tapos kung bukon man timo it Catholic hay excuse mata wa ta kami gapilit. Ag ga join kami sa brgy sa anda nga barkadahan linis. Gajoin kami kung may limpyohan una, sa binit karsada, madya clean up drive. Ag kung may time man nga kung nakikita namon amon nga staff nga medyo haggard eon sa nadang na trabaho, gapa approve ako dayon karon sa board kung may extra budget kami hay gaadto kami sa resort. Ga outing kami, kung may birthday ginataw-an cake, so celebrate man namon.” (Participant 3, L1555-1562)

(We also make sure to celebrate special occasions. For example, if someone has a birthday, we give them a cake to celebrate. During the Barangay fiesta, we have a joint venture, and we organize sports and offer religious activities. Every first Monday of the month, we hold a mass in Man-up, and if you are not Catholic, you are excused. We also participate in the Barangay's Barkadahan Linis, joining clean-up drives to help maintain the community. If we notice that our staff is overworked or exhausted, I ask the board to approve the budget for a resort visit, provided there's extra funding. We also have outings, and when there are birthdays, we make sure to give them cakes so we can celebrate together. Participant 3, L1563-1570) These initiatives not only recognized individual contributions but also create opportunities for communal bonding through sports, religious activities, and celebrations. Gerard et al. (2019) highlighted that celebrating milestones and recognizing staff efforts increase morale and foster long-term commitment among members.

In addition to recreational activities, MMPC is also dedicated to continuous learning and skill development. Participant 3 mentioned offering training for staff in areas such as bookkeeping:

Participant 3 said that, *“Kung kis-a ako ga tao training para sa mga staff, kung paano mag handle sa bookkeeping. So sa bookeeping, usuyan ko it paagi nga ipa training du bookeper. So may amon man nga PMES – may pre membership training kung kis-a idto ko lang na ano (suggest) sa pihak agud indi baea nga same place lang pirme, kung kis-a idto ko na daea sa resort, dala eon duyon (outing ag teambuilding). Free man sa resort, wa man it bayad.”* (Participant 3, L991-995)

(Sometimes I provide training for the staff on how to handle bookkeeping. So, for bookkeeping, I find ways to train the bookkeeper. We also have PMES – there's free membership training. Sometimes I suggest that to others so that it's not always the same place. Sometimes I take them to the resort, including an outing and team building. It's also free at the resort, there's no charge. Participant 3, L1996-1000)

This investment in skills training did not only equip staff with essential tools for their roles but also contributed to a culture of continuous learning. Research by Zainuri and Huda (2023) supported this, suggesting that continuous capacity building within cooperatives not only enhanced operational efficiency but also empowered members to contribute to the cooperative's success.

Lastly, a key aspect of Cooperative Care in Action is creating value for members beyond traditional business transactions. MMPC achieved this by purchasing goods from members, offering patronage refunds, and promoting crop diversification. Participant 1 explained:

“Kung magabakae abi kami kanda (lingkad) mas mataas ro andang presyo tapos may patronage. Ginahambae ko kanda, kung iya kamo mag baligya aside sa inyong price mas mataas sa bukon it member hay may imo pa gid nga patronage refund. Ruyon du andang benefit. Ag gina ano (encourage) man namon sanda nga luwas sa coconut, mag ano sanda, gin taw-an man abi kami it DAR it cacao ag PCA it saging. Kumbaga, inter cropping.” (Participant 1, L511-515)

(When we buy from them (lingkad), their price is higher, and there is patronage. I tell them, if you sell to us, aside from your price being higher than non-members, you will also have a patronage refund. That is

their benefit. And we also encourage them that aside from coconut, they should diversify because DAR also gave us cacao (seed), and PCA gave us bananas. Kind of like intercropping. Participant 1, L516-520) These strategies not only ensure that members receive better financial returns but also encourage sustainable agricultural practices, fostering long-term viability and resilience in the cooperative's operations. By promoting crop diversification, MMPC helps members reduce risks associated with relying solely on coconut farming, thereby improving overall farm productivity and income stability. Such initiatives aligned with the cooperative's mission to improve the livelihoods of its members through fair pricing and diversified agricultural practices (Crompton & Lasserre, 2018).

Additionally, Participant 1 underscored the cooperative's lending program, which offered small loans to members, particularly those working within the cooperative. These loans were deducted from salaries, making repayment manageable. The cooperative also actively purchased products and raw materials from its members, thereby providing both financial assistance and a stable market:

Participant 1 said that, *"Ro stock karon hay may lending kami pero ga start lang ta imaw sa 1000, 2000 para sa members lang, sa gaubra lang anay iya nga staff, pwede sa kautang hay ginakaltas sa andang sweldo. Tapos makara, gina encourage namon kung sino may product hay idto lang kita mabuo, gina identify namon kung may imo nga available ka mana nga raw materials o Baraka idto kita agud maka help man ag kung may mga baligya man amon nga member nga dato ro ana nga pangitan-an hay una lang kami gabakae man. Ginatangkilik man namon. Kung ano anang baligya, kana lang kami ga order."* (Participant 1, L525-531)

(Regarding the stock now, we have lending, but we only start with 1000, 2000, for members only, for the staff working here first which will be deducted from their salaries. And now, we encourage them that if they have their own products, we can purchase directly from them. Similarly, if they have raw materials, we buy from them instead, so we can provide support and help them financially. Whatever they sell, we order from them. Participant 1, L532-536)

This approach strengthened the bond between the cooperative and its members and ensures mutual growth. By offering both financial support and a guaranteed market, MMPC enhances its members' economic resilience and fosters long-term cooperative success (Panas & Mather, 2017).

Another best management practice that emerged from the responses of the participants was **Fostering Unity through Dialogue and Monitoring**—where all concerns were addressed transparently with the administration—is essential to avoid miscommunication and disengagement among staff. Communication supports all aspects of implementation, facilitating effective coordination, alignment, and feedback.

Participant 1 emphasized the importance of dialogue, stating:

"Number one is dialogue. We are ready to listen to them. Pamatian mo sanda and then understand mo sanda. Pagustuhi mag hinambae sanda. Once nag makita nanda don nga gina pamatian sanda, eventually na feel man nanda nga gina value sanda. That's normal. You have to disagree to agree, you have to disagree, iba ibang personality don eh, duyong ngane, unity in diversity. They are willing to say sorry. Kung saea, I have to admit. You are free to say what you want to say, no hard feelings, mas manami once there's an open communication. Mas manami ro relationship." (Participant 1, L418-424)

(Number one is dialogue. We are ready to listen to them. You listen to them and then understand them. Let them speak their minds. Once they see that they are being listened to, eventually they feel they are being valued. That's normal. You have to disagree to agree, you have to disagree, there are different personalities there, that's it, unity in diversity. They are willing to say sorry. If they are wrong, they have

to admit it. Everyone is free to express their thoughts, no hard feelings and it is always better to have open communication. The relationship is better. Participant 1, L425-431)

This approach fostered a culture of mutual respect and understanding, where staff feel valued and heard. This observation aligned with the findings of Baker and Lee (2021), who asserted that a culture of open communication enhances employee engagement and reduces workplace conflict. When people feel heard and valued, they are more likely to collaborate effectively and contribute meaningfully to organizational goals.

In a similar vein, Participant 4 described the cooperative's regular communication practices, noting:

"May general assembly man kami every year. Ro board man ta karon hay may monthly man ta sanda and then makara gina practice ni GM hay every payroll namon, (every) payday hay gina meeting na kami kung may problema kami nga mga staff nana every enterprise agud ma solusyunan every 15, 30. Open mat'a kami ma'am." (Participant 4, L1959-1962)

(We have a general assembly every year, and the board holds a monthly meeting as well. The GM is currently implementing a practice where, before every payroll, payday, he calls for a meeting. If there are any issues among the staff, they are addressed and resolved during these meetings, which take place on the 15th and 30th of each month. We practice open communication. Participant 4, L1963-1967)

These practices reflected Anderson and Sweeney's (2020) findings that regular meetings improve internal communication by providing consistent, structured opportunities to resolve concerns and promote staff engagement.

In addition to formal meetings, Participant 5 noted that the staff also organize mini-meetings to address urgent matters as they arise, sharing:

"Yung staff na yan mini meeting ng syempre may nakahawak sa kanila, mini meeting sila – twice a month sila unlike sa mga BOD's, once a month naman pero if something happen na may mga urgent, kino call-out talaga sila, nag memeting talaga." (Participant 5, L2543-2545)

(The staff, they have mini-meetings, of course, they have someone who handles them, they have mini-meetings – twice a month, unlike the BOD's, they have once a month, but if something happens that's urgent, they really call them out, they really have a meeting. Participant 5, L2546-2548)

Regular meetings help to keep the team aligned and ensure that urgent matters are swiftly addressed. Carson and Bailey (2019) also emphasized the importance of smaller, more frequent meetings in improving team communication and responsiveness to day-to-day challenges.

In addition to fostering regular communication, MMPC emphasized the importance of daily monitoring to ensure staff accountability and maintain high-performance standards. Leadership actively engaged in this practice through random checks, surprise visits, and consistent follow-ups, ensuring that the team stays aligned with the cooperative's goals and operational expectations.

Participant 1 highlighted the role of random inspections and personal engagement in maintaining accountability, sharing:

"Sa duyong nga bagay hay pabugso-bugso ang report agud makita ko du performance. Pero last day, si OM (Operations Manager) hay sinita ko imaw kaya parang medyo nagkaroon it misunderstanding. Ano ro natabo sa imo nga staff why pirme nga late. May una karon nga ginatakpan it head du andang staff. So wa sanda kasayod nga alam ko na. Tapos du gina obra, gapabangod sa sambilog nga staff, pasipsip abi mana, gasinugid, wa sanda kasayod nga ako ta mismo du naka (discover) sa duyong bagay. Dahil gamonitor ang kanda. Parehas sa among refinery ngaron, may night shift kami, una du guard sa building ngaron nga bag'o, ga on the spot nga monitoring. Kibot sanda kakon alas dose hay gapangatok ako. Hay

kunakon, gabaton kamo it sweldo, tapos katueog kamo, hay ano inyong bantayan.” (Participant 1, L1008-1016)

(Regarding that matter, I always report randomly so I can see their performance. But yesterday, the OM (Operations Manager), I confronted her, so there was a bit of a misunderstanding. They asked, 'What's happening with your staff? Why are they always late?' It turns out, their head is covering up for their staff. They don't know that I already know. And what they're doing is, they're blaming another staff, saying they're a 'suck-up,' that they're telling tales, they don't know that I personally (discovered) these things. Because I monitor them. Like in our refinery, we have a night shift, the guard in the new building there, I conduct random inspections. They were surprised when I knocked at twelve midnight. I said, 'You're receiving a salary, and you're sleeping? What are you guarding then? Participant 1, L1017-1025)

This approach echoed the findings of Barker et al. (2020), who argued that random performance checks can significantly enhance accountability and productivity by identifying lapses and reinforcing behavioral expectations.

Participant 4 described a more personal approach to monitoring, noting:

“May proper, nice way mat’a. Through call ag may time nga naadtunan ko gda ma’am. Nacheck mo gid abi anda nga—syempre bukon man it gahinueat ka lang iya. So gina monitor mo gid sanda idto sa production.” (Participant 4, L2063-2065)

(There is a proper, nice way, ma'am. Through calls, and sometimes I go there personally, ma'am. You really get to check on them—of course, you do not just wait around. So you really monitor them there in production. It's not really a formal meeting, ma'am. So there, if there is a problem, I go to them and we talk. I tell them what they need to do. Participant 4, L2066-2068)

This method highlighted the value of direct engagement with staff, allowing for more personalized feedback and immediate problem-solving. According to Smith and Johnson (2018), informal monitoring methods—such as direct engagement through calls and physical visits—can improve communication, enhance transparency, and boost employee morale. When managers make an effort to stay connected with staff on a personal level, employees feel more accountable and motivated to meet or exceed expectations (Smith & Johnson, 2018).

Additionally, it was also pointed out that the daily tracking of production output is another critical component in ensuring efficiency. Participant 4 shared:

“Bali continuous lang kung ano ro anda naubra, i-maintain lang nanda or pwede nga labawan pa gid nanda for example mana sa production, mas okay nga, for example sa daily abi mana no, mas okay nga taasan nyo, bisan mag maintain basta indi lang magnaba. Ag everyday abi don ma’am hay natawagan ko sanda, nga pila inyong output. May record kami ma’am it daily nga ano [output].” (Participant 4, L2087-2091)

(It is just continuous, whatever they have done, they just maintain it or they can even exceed it. For example, in production, it is better that, for example, on a daily basis, it's better that you increase it, or at least maintain it, just do not let it decrease. And every day, ma'am, I call them, asking how much their output is. We have a daily record of the output, ma'am. Participant 4, L2092-2095)

By tracking daily output and ensuring that performance standards are maintained or exceeded, the cooperative ensured ongoing productivity and encouraged a culture of continuous improvement. These practices created a solid framework for accountability and performance management within the cooperative. This aligned with the research of Lee and Wong (2019), who found that regular data

collection and performance tracking allow organizations to identify trends, manage inefficiencies, and make informed decisions to optimize productivity.

Another best management practice that emerged from the responses of the participants is the emphasis on **Financial Management and Customer Relationship Strategies** which were essential for long-term growth and operational efficiency within the cooperative. These two areas go hand-in-hand when it comes to keeping the cooperative running smoothly and setting it up for long-term success.

A big part of this is how money moves in and out of the organization — things like managing cash flow, tracking payments, keeping customers happy, and planning finances wisely. But one major roadblock the cooperative kept running into was delayed payments. Participant 1 pointed out that there's often a pretty long wait between when production is completed and when payment actually comes in. That delay messes with the cooperative's cash flow and, in turn, makes it hard to keep operations moving. There are even times when the cooperative does not have enough cash on hand to cover daily expenses. In response to this issue, MMPC has decided to implement a Memorandum of Agreement (MOA) with its partners to secure faster payment cycles. Participant 1 shared:

“Huo ruyon lang du problema, du mode of payment nanda. So nag ano kami nga manuhan it MOA, sambulog namon it ma secure kami it MOA para at least kung paano baea madali mabayaran kami hay hamak hay ga wait ka pa it 2 weeks para maka produce it 20 grams. One week or two weeks. Tapos after that baligya mo kanda, so pilang days kat'ing nga wa kat'ing it ipaikot nga kwarta. So duyon du problema. Eain sa Navarra nga cash eagi. Maps roll over mo.” (Participant 1, L344-349)

(Yes, that is the only problem, their mode of payment. So we decided to push for a MOA (Memorandum of Agreement), we want to secure a MOA so that at least we can get paid faster, because its is hard to wait 2 weeks to produce 20 grams. One week or two weeks. Then after that, you sell it to them, so there's another several days where we have no circulating money. That is the problem. It's different with Navarra, they pay cash immediately. You can roll over the money. Participant 1, L350-355)

This situation is contrasted with Navarra, which pays immediately, allowing for a quicker turnaround and better cash flow. The research by Jones and Roberts (2018) supported this need for timely payments, as delayed payments can create financial strain, particularly for small businesses and cooperatives. Therefore, securing faster payment cycles through agreements like MOAs is vital for maintaining healthy cash flow and operational efficiency.

Beyond managing cash flow, maintaining strong customer relationships is also crucial for the cooperative's long-term success. Participant 1 highlighted how they manage client relationships when faced with product discrepancies, such as wet cocopeat that resulted in a lower weight. To maintain customer satisfaction and prevent damage to the cooperative's reputation, the team either replaces the product, offers a discount, or provides extra product as a goodwill gesture. Participant 1 explained:

“Natabo kamon don, gina bayluhan namon or gina taw-an discount. For example raya nga cocobit kung mag maea duyon hay kundi ganaba ro anang weight, syempre may tubi, hay ga usoy man don (buyer) haman mana nag sangkiri eota da, hay ginabalikan namon or gina taw-an iscount, or nataw'an sangka sako para di masamad sa imo nga client or may freebie kami nga gina tao.” (Participant 1, L449-453)

(It has happened to us, so we either replace it or give a discount. For example, this cocopeat, if it is too wet, of course its weight will be lower, because it has water, and the buyer is asking why a sudden loss of weight. So if it is a little short, we take it back or give a discount, or give an extra sack, so you don't damage your relationship with your client, or we give them freebies as a gesture of goodwill. Participant 1, L454-458)

This illustrated the cooperative's commitment to maintaining strong relationships with clients and ensuring satisfaction, even in challenging situations. This approach reflected a proactive effort to maintain customer trust and loyalty, which is crucial in relationship management (Kumar & Shah, 2004).

Moreover, Participant 1 discussed the cooperative's strategy of creating a budget proposal whenever necessary and borrowing funds when there is a shortfall, with the understanding that the borrowed amount will be paid back. This strategy helped ensure that the cooperative's credit remains intact and that financial challenges are managed effectively.

Participant 1 said that, "*Ubra kami it budget proposal kung kinahangeanon eon hay ag wa ta it budget hay hueaman basta bayaran. Number one hay indi naton samaron ro atong credit sa tawo.*" (Participant 1, L469-470)

(We create a budget proposal when it's needed, and if we don't have a budget, we borrow, with the understanding that it will be paid back eventually. [Number one is that we don't damage our credit with people. Participant 1, L479-481)

This practice of prioritizing repayment and financial responsibility ensured that the cooperative can access necessary funds without jeopardizing its future financial stability. It reflects sound financial planning and credit management, which are crucial for sustaining operations and fostering long-term growth (West, 2016).

IV. Elevation: Socio-Economic Benefit

The implementation of the cooperative's initiatives has provided significant **Access to investments, funding, and loans**, strengthening both the economic security of members and staff and expanding their opportunities for financial growth. One of the key benefits highlighted by Participant 1 is the cooperative's patronage fund, which redistributes interest gained from purchases among its members. As she shared, "*Sambilog pa gid siguro hay makita nimo nga may patronage refund, kase kung idto ka magbakae pilang dag-on ka nagbinakae may ginbalik kimo? Uwa gid mana kung iya ka sa Coop ro tanan tanan nga kita ginansya hay ginahueay don kung sino nagbinakae hay gina balik ta kanda don.*" (Participant 1, L579-5582)

(Another important aspect is the patronage fund. If you buy from others for many years, do you receive any returns? Here in the COOP, all the interest gained is divided among the members, and those who make purchases receive a portion of it back. Participant 1, L583-585)

This initiative incentivized members to engage more with the cooperative, knowing they will receive a share of the profits generated, thereby fostering greater participation and loyalty. Moreover, the cooperative's commitment to offering competitive prices and patronage refunds further enhances its value proposition to members. As Participant 1 elaborated:

"*Nagtao kami kat ginansya ngato hay gintao namon kanda pero ginbutang nanda as CBU. Kung magabakae abi kami kanda (lingkad) mas mataas ro andang presyo tapos may patronage. Ginahambae ko kanda, kung iya kamo mag baligya aside sa inyong price mas mataas sa bukon it member hay may imo pa gid nga patronage refund. Ruyon du andang benefit. Ag gina ano (encourage) man namon sanda nga luwas sa coconut, mag ano sanda, gin taw-an man abi kami it DAR it cacao ag PCA it saging. Kumbaga, inter cropping.*" (Participant 1, L501-515)

(We gave the interest from the DOLE grant but they decided to put it up to add in the Capital Build Up. When we buy from them (lingkad), their price is higher, and there's patronage. I tell them, if you sell to us, aside from your price being higher than non-members, you will also have a patronage refund. That

is their benefit. And we also encourage them that aside from coconut, they should diversify because DAR also gave us cacao (seed), and PCA gave us bananas. Kind of like intercropping. Participant 1, L502-520) These initiatives allowed members to earn more, expand their sources of income, and improve their long-term financial standing. In terms of financial support, the cooperative's lending program has also provided members with access to essential loans, further enhancing their economic stability. Participant 2 shared their personal experience with the program, stating:

"Ga pa loan man kami, naka loan man ako. Syempre makabulig kami sa amon nga kinahanglanon, naka loan akon unga. Hay member man sanda." (Participant 2, L864-869)

(We can loan, in fact I have loaned already. Of course it can help us. Even my child loaned as long as they are a member. Participant 2, L865-870)

This opportunity allowed members to meet urgent financial needs and invest in personal or business-related expenses, thereby improving their overall quality of life. Research by Mina (2019) supported this, emphasizing how cooperatives play a critical role in improving members' financial literacy, fostering independence, and enabling long-term economic sustainability. Through financial services such as loans, grants, and patronage refunds, cooperatives like MMPC help build both individual resilience and collective economic strength.

Additionally, the cooperative's support helped members sustain their livelihoods and meet their families' needs. Participant 1 shared that members have used their cooperative earnings to purchase significant assets, demonstrating the project's tangible impact on improving quality of life:

"Syempre ro andang income may livelihood sanda eh, naga dugang andang income. Sambilog ngane hay nakabakae it motor." (Participant 1, L177-178)

(Of course, its an added income since they have a livelihood, they can generate income from it. One even bought a motorcycle. Participant 1, L179-180)

These financial opportunities allow members to invest in their own well-being and take care of their families' needs. Also, As Participant 2 mentioned, the cooperative's funding has also contributed to job creation and sustained livelihoods, ensuring that members remain economically secure:

Participant 2 said that, *"Although di man nakon mahambae pero atleast may ana nga sustainability sa andang livelihood. Sa Im ngato nakagenerate it jobs, naka sweldo duyong du important na sustain sanda."* (Participant 2, L844-846)

(Although I cannot say for sure, there is at least sustainability in their livelihood. The 1 million funding generated jobs, provided salaries to the members, and helped sustain them. Participant 2, L847-848)

This demonstrated the cooperative's role in promoting long-term economic stability and supporting its members through direct financial assistance and job opportunities. Finally, Participant 4 emphasized that the cooperative's initiatives have allowed members to meet their daily needs, providing stable income for those with families:

"Syempre, sa andang every day nga ano [expenses], nakakabulig sa anda, may trabaho sanda, may sweldo, may pansarili sanda, ang du may pamilya. Na cocope upan nada." (Participant 4, L2098-2099)

(Of course, their everyday expenses, it helps them. They have work, they have a salary, they have their own [income], those with families. They're able to cope. Participant 4, L2100-2101)

This reinforces the idea that MMPC is not only a cooperative but also a critical support system that helps its members achieve financial stability and improve their livelihoods. Research by Esguerra et al. (2023) showed that cooperatives can enhance members' financial stability, particularly by providing consistent incomes and supporting their broader socio-economic needs. The implementation of financial initiatives

like scholarships, job creation, and direct income from cooperative activities aligned with the findings that cooperatives help improve the livelihood of their members, making them more resilient in the face of economic challenges.

Another significant initiative that has contributed to enhancing the skills and confidence of cooperative members is the provision of **Training and Skills Development**. These capacity-building efforts have played a crucial role in improving members' technical abilities, expanding their knowledge, and boosting their self-esteem.

Participant 2 highlighted the impact of training on members' technical competence, especially in areas such as packaging, labeling, and handicraft production. She shared:

“Naka learn sanda antigo sa packaging, sa mga pag label, parehas karon siin kami kaantigo sa pag-ubra it—nagtraining kami, ag gintraining dayon it amon kaibahan, syempre nag attend sanda it training, sanda man dayon ma training.” (Participant 2, L873-875)

(They have learned a lot, especially in terms of packaging, labeling—they now know how to do it properly. We also provide training, and after they complete it, they, in turn, train others. This includes training sessions on rag making and similar skills. Participant 2, L876-878)

This "train-the-trainer" approach fostered a culture of shared learning, where knowledge is passed on from trained individuals to others within the cooperative. It ensures continuity, collective growth, and cost-effective capacity building. This approach mirrored the findings of studies by Usmani (2020), who highlighted the importance of such capacity-building strategies in empowering community members to become self-sufficient and skilled.

Additionally, Participant 4 shared that the training has not only enhanced technical skills but also boosted members' confidence, as they now possess new competencies. She shared:

“Nag additional learning sanda, may new knowledge sanda. Kumbaga ro personality man mana hay naglevel up syempre medyo, oh alam mo eon da. Antigo ka eon. So confident man. Ag mas nakikilala mo pa sanda.” (Participant 4, L2121-2123)

(They gained additional learning, they have new knowledge. In a way, their personality also leveled up, of course, because, 'oh, you know it now.' You're already skilled. So they're confident. Participant 4, L2124-2126)

“Syempre nag additional ro andang skills.” (Participant 4, L2135)

(Their skills increased. Participant 4, L2136)

Through these initiatives, MMPC not only strengthened the operational capacity of its members but also nurtures a sense of pride, motivation, and self-worth—key elements in sustaining engagement and community-driven success. This aligned with the research by Esguerra et al. (2023), which noted that training programs improve both the professional skills and personal growth of individuals, resulting in greater self-esteem and empowerment.

Additionally, Participant 4's remark on the increased skill levels reflected how ongoing professional development can lead to long-term economic and social benefits for cooperative members. Such training programs were essential for fostering resilience and self-sufficiency within the community, as noted in the studies of Velmonte (2020).

Lastly, besides skills development, **empowering communities through legal and agricultural support** is another key social benefit provided by MMPC to uplift its members and strengthen the cooperative's long-term impact.

One key aspect of this support is the provision of free legal aid, which has become a highly valuable service, especially for senior members dealing with land-related concerns. Participant 3 emphasized how this initiative has helped resolve issues surrounding land titles—a crucial step in securing property ownership and fostering economic empowerment:

Participant 3 shared that, *“Free legal aide, naka benefit amon pamuloyo, du amon old member dati nakabenefit dahil du titulo it anang lupa, habayluhan.”* (Participant 3, L1129-1130)

(Free legal aid benefited our community. Our old members previously benefited because the title of their land was changed. Participant 3, L1131-1132)

This kind of support not only improved members’ access to justice but also builds trust in the cooperative as a provider of holistic, member-centered services. Research highlighted the importance of community-based legal assistance programs in promoting the social and economic empowerment of marginalized groups, particularly in rural and underserved areas. McKeown and McKeown (2016) emphasized that legal aid is crucial in helping communities navigate complex legal systems, especially in securing land ownership and addressing property disputes.

In addition to legal assistance, MMPC works closely with agencies such as the Philippine Coconut Authority (PCA) to promote sustainable agriculture among its members. According to Participant 4, the PCA assists farmers in maintaining their coconut trees and provides fertilizers to support healthy crop growth. MMPC supplements this effort by distributing organic compost to members in the next planting cycle:

Participant 4 shared that, *“Gabulig man du PCA kamon, so mga kanyugan hay namamaintain man ta it mga farmer, sa opisana hay gina ano [encourage] man namon magtanon kung magueang eon or na cut eon. Si PCA hay gatao man it fertilizer ag the organic ngara ma’am hay amon next cycle ngara hay ginatao man sa farmer. Nga mga mmebers. Kase kung ano du gina ano [provide] it mga government agencies hay nakaka samit man du mga members.”* (Participant 4, L2146-2150)

(The PCA (Philippine Coconut Authority) also helps us, so the coconut trees are maintained by the farmers. In the office, we encourage them to plant when the trees are old or have been cut down. The PCA also provides fertilizer, and this organic [compost], ma'am, our next cycle, we also give it to the farmers, the members. Because whatever the government agencies provide, benefits the members as well. Participant 4, L2151-2155)

Through these collaborative efforts, MMPC not only helped improve agricultural productivity but also ensures that members have the resources and legal backing needed to thrive. Studies indicated that collaboration between cooperatives and government agencies can significantly enhance agricultural productivity. For example, an analysis by Velmonte (2020) emphasized the importance of government support, such as technical training, financial aid, and access to agricultural inputs like fertilizers, in strengthening the livelihoods of cooperative members. By partnering with organizations like PCA, cooperatives can foster sustainable agricultural practices, leading to long-term economic benefits for farmers.

V. Innovation: Ensuring Sustainability and Growth

In Ensuring Sustainability and Growth, the researcher asked participants about potential areas that still need improvement. **Continuous training and succession planning** emerged as crucial components for the cooperative’s long-term viability. Both Participant 1 and Participant 3 emphasized the importance of

ongoing education to address the challenges posed by an aging workforce, prepare the younger generation for leadership roles, and improve operational effectiveness.

Participant 1 stated:

“Need pa gida gihapon namon is ma update sa trainings, kinahanglan gihapon. Education is a continuing process so dapat indi mag stop, dapat sigidas ro training. Especially magueang eon kami gausoy na kami it mga bata - bata para ma give way kami. Ga umpisa eota kami it pang scout it mabueos sa amon.” (Participant 1, L627-630)

(We still need to be updated with training, education is still necessary. Education is a continuing process, so it shouldn't stop, training should be continuous. Especially since we're getting older, we're looking for individuals to step in. Since we are already aging, we give way for the younger generation to take over. We're starting to scout for replacements within our group. Participant 1, L631-635)

Research by Turner et al. (2021) supported this, noting that cooperatives should have formal succession plans to safeguard their future, particularly as older members retire or transition out of leadership roles. Similarly, Participant 3 echoed this sentiment, highlighting efforts to use modern tools and methods for training:

“Du amon abi karon hay, kami hay strengthened na kami sa seminars. Pero ro amon mga members ag staff hay need pa gd it training, nga ginapa implement namon, kaya makaron hay ga zoom kami para makita nanda ro fundamentals, ro governance ag ro mga ginatawag nga strategic planning.” (Participant 3, L1260-1263)

(We, ourselves, are strengthened through seminars now. But our members and staff really still need training, which we are implementing. That's why now we are doing Zoom meetings so they can see the fundamentals, the governance, and what's called strategic planning. Participant 3, L1264-1266)

This recommendation is important to revisit the existing capability programs for the benefit of the organization. Any cooperative society must make a fair financial investment to improve the skills of its members, staff, and society as a whole if it is to function well and compete advantageously (Hnd et al., 2019).

Additionally, effective **Employee satisfaction and operational efficiency** were essential pillars for ensuring the long-term sustainability and growth of cooperatives. Insights from key participants revealed that MMPC is actively tackling various operational challenges such as fair compensation, compliance with labor and regulatory standards, financial planning, and securing access to working capital. These initiatives not only improve internal systems but also aligned with the cooperative's broader mission to enhance the quality of life for its members.

Participant 3 highlighted the cooperative's efforts to improve compensation and regulatory compliance:

“Oo, ag gina aim ko pagid nga later hay mapataas du anda nga salary. Kung mag full swing operation eon tanan. Du andang salary eota hay mabalik eota sa – sueod kami sa minimum. Ag nag -- kamon du SSS, nga – duyon gani nanghina ako pagkasayod ko nga abo ta gali violators du cooperatiba so gina amat-amat ko don it resolve, gin comply ko hay Makara naila eon sanda like DAR nagtaas amon rating, nag monitoring kami iya, CDA, mataas amon rating eon, DTI, mga other agency nga naga support okay eon ta kamon.” (Participant 3, L1650-1655)

(Yes, and for their salary to increase, once we have full swing operations, their salary should be above the minimum wage. Another issue I faced was with the SSS, which weakened me when I discovered there were many violations within the cooperative. I gradually worked on resolving this issue, complied with the regulations, and now the staff is satisfied. For example, with DAR, our rating has improved. We have

monitoring from CDA, DTI, and other agencies that support us, and our ratings are now better. Participant 3, L1656-1661)

This aligned with Marie et al. (2023), who stressed that compliance and fair labor practices contributed to employee satisfaction and organizational sustainability. Also, addressing the importance of planning and internal coordination, Participant 3 added:

“Du amon lang ma’am hay dapat du record, ayuson pa. Pero maayos eon man pero gusto ko gida hay pulida gida. Duyon gani akon ginahambae sa operation manager nga sanda man mismo dapat mag amat-amat man sanda it – ano ro andang need, dapat hay mag-ubra ta eagi sanda it funds agud ipasa nanda kamon agud kami lang dayon gabagay.” (Participant 3, L1273-1277)

(Our only concern, ma'am, is that the records need to be further improved. They are already good, but I want them to be really polished. That is why I am telling the operations manager that they themselves should gradually – whatever their needs are, —they should plan funds quickly and pass them to us so we can assess and provide their needs. Participant 3, L1283-1287)

As outlined by Marie et al. (2023), strong financial records and effective planning were essential for cooperative sustainability. Financial planning, particularly in resource allocation and budgeting, ensured that the cooperative can manage working capital efficiently, improve operations, and maintain consistent growth.

A central issue raised by Participants 3 and 4 is the urgent need for working capital to sustain production and improve member livelihoods.

“Parehas karon du amon big problem gid ana hay the financial, working capital ag ro amon ngato nga mga gamit sa new building hay abi namon hay na expect namon du 19 million hay ma entry lang kami nga wa kami it bitbiton gali ta hay amon gali nga counterpart.” (Participant 3, L1733-1738)

(Here, our biggest problem is financial—specifically, working capital and materials for the new building. We’re expecting 19 million as an entry, but we have to cover a portion of it since we have a counterpart to contribute. Participant 3, L1736-1738)

Financial constraints, particularly related to working capital and infrastructure development, were also emphasized:

“Di karon syempre need gid ta namon du working capital, para matuloy tuloy du ano [production], agud ma level up man du ano [way of living] it mga tawo.” (Participant 4, L2225-2226)

(Right now, of course, we really need working capital, so that the production continues, and so that the people's way of living can also level up. Participant 4, L2227-2228)

This aligned with the findings of Marie et al. (2023), who highlighted that access to working capital is a vital element for cooperatives, particularly when scaling operations and expanding facilities. Without adequate working capital, cooperatives struggle to maintain production, and their ability to improve members' living standards is compromised.

Also, Participant 2 further stressed the importance of financial management training, especially as personnel changes, such as the departure of a well-trained bookkeeper, may affect the cooperative's financial performance. The need for continuous education and training in financial management for staff is essential for improving the accuracy of financial records and ensuring sound financial planning.

“Sa financial, makapa train pa gid kami kat knowledgeable gid ah sa pagbuyot. Pa baylo baylo abi parehas kara bag-o eoman amon bookkeeper kata mon manager hay bao-abo ro anang training kato tapos naghalin.” (Participant 2, L899-901)

(In terms of financial management, we want our staff to receive more training from knowledgeable experts. Sometimes, there are changes in personnel—for example, our current bookkeeper is new, whereas the previous one had undergone extensive training but still left. Participant 2, L902-905)

According to Marie et al. (2023), cooperatives must invest in strengthening their internal financial management to remain competitive and sustainable. Training in budgeting, record-keeping, and financial forecasting equips staff with the skills necessary to make informed decisions and optimized resource allocation.

Lastly, another potential area for improvement that emerged from the participants' responses was the need for **Machinery and equipment upgrades**. This reflected MMPC's ongoing efforts to modernize its operations, reduce production-related noise, and improve overall efficiency.

Notably, the introduction of digital machinery in the refinery is a step toward enhancing operational performance through technological innovation. As Participant 4 pointed out:

"Machinery sa coco coir okay ta, sa refinery funded man ta abi so wat problema mata. Sa amon lang gid siguro sa cocomill nga machinery. Nag request si GM it decorticating machine." (Participant 4, L2201-2203)

(The machinery for the coco coir is okay, the refinery is also funded, so There is no problem there. It is really just the cocomill machinery [for coco coir], probably, that's our issue. The General Manager has requested a decorticating machine. Participant 4, L2204-2206)

Participant 1 also emphasized the link between capital and technology use:

"Need namon ma ano du supply. Machine gid, anuhon mo ro capital kung wa kat machine. Pero kung may capital ka makabae kat machine. May machine ka, wa kat Capital, di ka man ka ano (produce)." (Participant 1, L603-605)

(It is more on machines and capital. You have the capital then you can buy a machine. You have a machine, but no capital, so you can't produce. Participant 1, L606-607)

This observation was supported by Cuevas and Mina (2023), whose endogenous treatment regression analysis revealed that cooperative participation has a positive and significant impact on technology adoption. Their findings suggested that cooperative membership can serve as an effective mechanism to increase producers' access to and use of technology—ultimately boosting income and production.

Phases of Growth and Sustainability of Man-up Multipurpose Cooperative

The Simulacrum Model is used to comprehensively assess the Coco-Based Crude Oil and Copra Cakes Production Project of the Man-Up Multi-Purpose Cooperative (MMPC) by organizing it into five distinct phases: Foundation, Disruption, Adaptation, Elevation, and Innovation. These phases encapsulate the processes, challenges, best practices, observed benefits, and potential improvements that collectively define the cooperative's experience. This model serves as both a diagnostic tool and a framework for future interventions aimed at enhancing the project's sustainability and impact.

I. Foundation: Establishing an Effective Operational Management

The Foundation Phase is crucial for ensuring the successful implementation of the coco-based crude oil and copra cake production project. It focuses on setting up essential management practices that enhance operational efficiency and contribute to the sustainability of multipurpose cooperatives, as noted by Sarsale and Kilongkilong (2020). This phase involves key processes such as strategic planning, organizing, leading, and controlling, all of which form the backbone of cooperative operations. These

activities not only aim to improve production but also ensure that the cooperative thrives in a competitive and ever-changing market environment.

II. Disruption: Operational Vulnerabilities and External Challenges

The "Disruption" phase of the Simulacrum Model reflects the internal and external impediments that challenge the successful implementation of the coco-based crude oil and copra cakes production project by the Man-Up Multi-Purpose Cooperative (MMPC). These disruptions arise from various operational vulnerabilities and external challenges, such as resource difficulty in sourcing raw materials, machinery issues, managerial skills gap and operational inefficiencies, financial limitation and unpredictable external events—all of which influence the cooperative's capacity to meet demand, sustain productivity, and achieve growth.

III. Adaptation: Implementing Best Management Practices

The Adaptation phase of MMPC's journey highlights the cooperative's strategic response to challenges through the implementation of best management practices. At the heart of this phase are four key themes: Human Capital Development, Cooperative Care in Action, Fostering Unity through Dialogue and Monitoring and Financial Management and Customer Relationship Strategies. These initiatives have played a vital role in helping the cooperative recover from setbacks, enhance its internal systems, lay a stronger foundation for sustained growth and build a more stable organization.

IV. Elevation: Socio-Economic Benefit

The implementation of the Coco-Based Crude Oil and Copra Cakes Production Project by the MMPC has generated significant positive outcomes for both its members and the wider community. This phase of the project highlights the tangible benefits that have been observed in both social and economic spheres, contributing to the improved financial stability and overall empowerment of cooperative members. Key developments during this stage include enhanced access to investment, funding, and loan opportunities. The cooperative has also prioritized training and skills development, equipping individuals with additional practical knowledge. Additionally, MMPC has actively supported its members through legal and agricultural assistance, helping communities become more informed, self-reliant, and capable of long-term development.

V. Innovation: Ensuring Sustainability and Growth

The Innovation phase in the coco-based crude oil and copra cakes production project by MMPC marks a crucial stage in ensuring long-term sustainability and growth. As MMPC advances from the Elevation phase, it faces several challenges that require innovative solutions. Key insights into this phase highlight the importance of continuous training, addressing machinery and capital constraints, improving record-keeping practices, and securing working capital for production stability. Furthermore, the cooperative needs to focus on diversifying products, expanding market reach, and refining financial management practices to enhance its overall operational efficiency.

Rationale

In the assessment of the implementation and outcomes of the DILP project on coco-based crude oil and copra cakes production in the Man-up Multi-Purpose Cooperative (MMPC) in Altavas, Aklan there are various aspects that are being considered. It determined the steps and processes being observed and how these steps improve the implementation of the coco-based crude oil and copra cakes production project. It also identified the key challenges encountered by the MMPC during the implementation of the coco-based crude oil and copra cakes production. Likewise, in the process of assessment, the best management

practices employed by Man-up Multi-purpose Cooperative was likewise considered. The social or economic benefits observed among the beneficiaries of the coco-based crude oil and copra cakes production project in the Man-up Multi-Purpose Cooperative (MMPC) were also identified. Lastly, it recorded the potential areas for improvement in the implementation of future livelihood projects similar to the coco-based crude oil and copra cakes production initiative in MMPC.

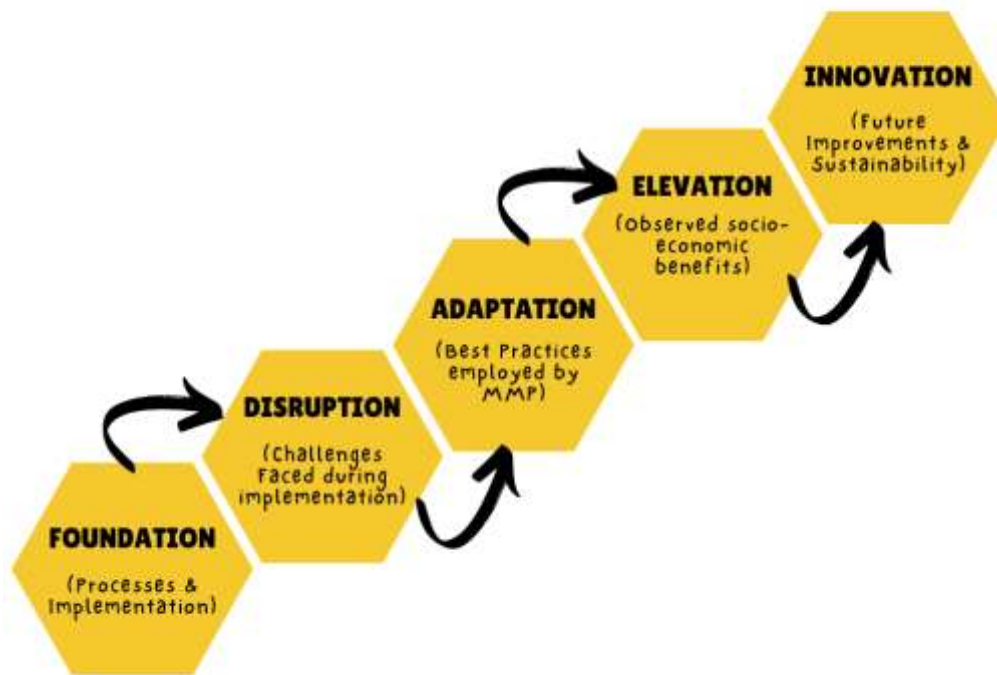


Figure 1
Phases of Growth and Sustainability of Man-up Multipurpose Cooperative

Chapter 5

SUMMARY OF FINDINGS, CONCLUSIONS, AND RECOMMENDATION

This chapter presents the summary, findings, conclusions drawn and recommendations.

Summary

The study highlights the critical role of structured management techniques in the successful implementation of the copra cake and coco-based crude oil production project by a multipurpose cooperative. Strategic planning, organizing, staffing, training, leadership, and monitoring were identified as key components essential for long-term sustainability. Despite these efforts, the cooperative faced significant challenges, including raw material shortages, mechanical issues, and external disruptions such as the COVID-19 pandemic and the African Swine Flu outbreak, all of which affected production efficiency and financial stability. Best management practices, including training, capacity building, team building, daily monitoring, and open communication, played a crucial role in enhancing operational effectiveness and fostering a sense of community engagement. Additionally, the cooperative provided significant social and economic benefits, such as access to investments, funding, and loans, as well as financial support for members' families. However, challenges remained, particularly in increasing women's involvement in leadership roles due to existing domestic responsibilities. To ensure continued

growth and resilience, the cooperative recognized the need for improvements in capability building, financial literacy, personnel development, and technological advancements. These enhancements aim to strengthen cooperative resilience and operational efficiency. The study recommends that cooperative members actively participate in skill development and community engagement initiatives while fostering a culture of teamwork and financial literacy. Sustainable agricultural practices, such as intercropping, should be promoted to secure a stable supply of raw materials and minimize external disruptions. Moreover, policy makers and government agencies should support cooperatives by formulating policies that ensure material stability and provide financial incentives. Finally, further research should explore sustainability, policy impact, technological advancements, and cooperative resiliency to enhance the long-term success of cooperative production projects.

Findings

Based on the results of the study, the following findings were observed:

1. The description of the multipurpose cooperative implementation of the copra cake and coco-based crude oil production project comprised essential management techniques such as strategic planning, organizing, leading, and controlling critical to the long-term viability of an organization. It is emphasized that strategic planning is the project's cornerstone. Organizing improves organizational effectiveness and entails hiring qualified personnel, regulating policy, and job description reviews. Leading promotes dependability and communication. Lastly, controlling confirms that implementation is a success.
2. The implementation of a production project by a multipurpose cooperative faced several significant challenges, primarily related to the supply of raw materials, machinery issues, and external factors like the pandemic and African Swine Flu. The findings highlighted the difficulty in sourcing adequate coco-based raw materials due to limited availability. Additionally, problems with machinery occurred which produced inconsistent product quality and caused delays in logistics, further complicating operations. Financial challenges arose as the cooperative expanded resulting in increased workforce demands. The pandemic introduced restrictions on mobility, yet the cooperative adhered to COVID-19 protocols. During the African Swine Flu outbreak, fears of disease led to a halt in animal farming, which diminished product demand, adversely affecting income and production rates.
3. Best management practices in multipurpose cooperatives emphasize training, capacity building, team building, daily monitoring, and open communication to enhance overall effectiveness and community engagement. Training sessions focused on production, management, and operations enable cooperative members to achieve their goals while fostering collaboration within the community. Regular team-building activities are vital for addressing concerns and promoting sustainability, motivating members to engage fully in cooperative operations. Daily monitoring is crucial for assessing staff performance and productivity. Open communication allows members to voice their concerns and promotes a culture of dialogue and understanding.
4. The multipurpose cooperative implementation production project offers significant social and economic benefits, including access to various investments, funding, and loans for its members and staff, such as patronage refunds, DOLE grants, and salary loans from a multipurpose cooperative. The project's approach encourages members to diversify their crops beyond coconuts, with support from government agencies providing resources like cacao seeds and bananas, fostering a practice akin to intercropping. While managerial roles within the cooperative are predominantly held by women,

challenges remain, as many women are not involved in the gender and development (GAD) committee due to domestic responsibilities and external commitments. The cooperative aims to implement participatory development initiatives that reduce poverty and improve living standards, inspiring new members to join by showcasing the benefits of cooperative membership and seeking additional government investment. Financially, members benefit from the cooperative's income, which supports their children's education and provides annual cash incentives. The cooperative's goal of enhancing financial literacy and independence among its members is reflected in the plans for future scholarships for members' children, contingent on sufficient income.

5. The multipurpose cooperative recognizes the need for enhancements in capability building and training programs as they prepare for future leadership transitions. The cooperative has made strides in financial management by reducing its loan balance and is actively pursuing free seminars to boost financial literacy among staff and members. Challenges in attracting qualified accountants and personnel turnover highlight the importance of ongoing training in financial management. Efforts are underway to increase staff salaries above the minimum wage, addressing compliance issues and emphasizing mutual support among members as vital for the cooperative's success. Technological upgrades are also a priority, with plans to introduce digital machinery for improved operational efficiency and reduced production noise.

Conclusion

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

1. Effective management is the key to sustainability of the project. The proper execution of the copra cake and coco-based crude oil project by the multipurpose cooperative exemplifies the essentiality of essential management functions—strategic planning, organizing, leading, and controlling which are critical to an organization's long-term viability. This type of system ensures every segment of implementation proceeds to another as an interconnected whole. Components that do not function will impact the system resulting in the project to fail. Hence, a systematic model of implementation is necessary for sustainability and development of the multipurpose cooperative.
2. Challenges emphasize resilience and flexibility. The cooperative faced significant challenges, such as restricted raw material availability, inefficiencies in machinery and external influences such as the pandemic and African Swine Flu. This implies that the factors affecting the procedures of the implementation are most likely external. The implementation production project is vulnerable to the outside forces and threatens the multipurpose cooperatives' resiliency.
3. Capacity building and communication drive operational success. Training, monitoring on a daily basis, open communication, and team building are essential best practices that increase cooperative effectiveness and member participation. Such practices not only enhance production results but also enhance member motivation, responsibility, and community cooperation—sustaining a supportive and united work environment. The best management practices of the multipurpose cooperatives are based on the work professionalism, success stories of implementation, stricter policies for noncooperative. These practices usher the multipurpose cooperative towards legitimate, efficient, and sustainable implementation of production projects.
4. The Cooperative Generates Broad Socioeconomic Benefits. Aside from production, the cooperative system plays a pivotal role in building communities. By providing financial assistance, diversification of livelihood, education, and incentives, members' quality of life is enhanced. Government linkages

and participatory development activities also enable members to become self-sufficient economically and socially integrated. These benefits provide strong economic benefits, facilitating decision-making, and leveraging government support.

5. Investment in human capital and technology is crucial to future development. Succession planning to prepare for leadership, enhancing finance skills, and advancing operational technologies are essential towards sustaining the cooperative. Overcoming talent recruitment issues and competitive wages solidify ongoing capability improvement and institution building efforts. This implies that the needs of improvement of the multipurpose cooperative leans towards the competence and relatedness among every member of the cooperative.

Recommendations

Based on the findings and conclusions, the following recommendations were forwarded:

1. The members of the cooperative should encourage themselves with active participation on the initiatives such as skills development and community engagement in cooperative project implementation. This recommendation ascertains members' motivation and cooperation with the community. They should also attend regular meetings to foster a culture of teamwork and engagement. They should strengthen collaboration by providing feedback to improve the operations of the cooperative and overall efficiency.
2. The community of the multipurpose cooperative should engage with financial management and literacy to strengthen collective responsibility. The success of the multipurpose cooperative lies upon the strength of the economy of the community. They can also encourage members and the organization, in general, towards sustainable agricultural practices which may include intercropping to ensure a stable supply of raw materials and minimize external disruptions. Moreover, the community of the multipurpose cooperative, especially the officers, should create structured, adaptive, sustainable strategies for the cooperative. This will optimize resources, improve coordination, and direct to greater success.
3. Policy Makers and Government Agencies should formulate policies that support cooperatives in securing a stable supply of raw materials. They can create policies for coco-based production provision and availability of subsidies or incentives for coconut farmers. They should also strengthen collaboration and support through agricultural extension services by way of providing technical assistance, leadership training, marketing support, and financial literacy programs to cooperative members.
4. The Agricultural Extension Workers, prior to the actual conduct regular training on sustainable farming practices, may conduct training need assessment. This is to properly identify suitable training which may include crop diversification and integrated farming. This is to ensure a consistent supply of raw materials. They should also be involved in the flow of the implementation of the production project of a multipurpose cooperative. This will provide a venue for them to analyze, optimize, and innovate management strategies for the multipurpose cooperatives.
5. Other researchers should further the study on the areas of improvement, sustainability, policy impact, technology, and resiliency. This will aid researchers to delve deeper into the status of the production project created by the multipurpose cooperatives.
6. MMPC should consider implementing the proposed strategic plan to guide the cooperative's growth and development. Implementing this plan will offer a clear framework for achieving long-term

objectives, improving operational efficiency, and tackling challenges effectively. By putting the plan into action, MMPC can establish a solid direction for upcoming initiatives, boost member involvement, and enhance the cooperative's overall influence in the community.

Proposed Strategic Plan for Sustainable Improvement

The Man-up Multi-Purpose Cooperative (MMPC) was established in 1973 as part of the Samahang Nayan, a network of 138 local cooperatives. Officially registered with the Cooperative Development Authority (CDA) in 2000 and re-registered in 2010. It has grown into a vital community institution focusing on micro-lending, the cooperative expanded its operations in 2004 by raising Php1.2 million in capital to venture into coco-based crude oil and copra cakes production. In 2022, MMPC sought assistance through the Department of Labor and Employment's Integrated Livelihood Program (DILP). With a financial grant of Php1 million, the cooperative revived its coco-based crude oil and copra cakes production, benefiting 53 direct recipients. The grant enabled MMPC to enhance its operations, create jobs, and regain financial stability among others. As the government continues to invest in livelihood programs such as the DOLE Integrated Livelihood Program (DILP), evaluating the effectiveness of these initiatives is essential as it provides insights into how such programs can be better implemented, ensuring their long-term sustainability.

In the operation of MMPC, steps and processes are being observed in the implementation of the coco-based crude oil and copra cakes production project under the DOLE Integrated Livelihood Program in the MMPC. This project gained social and economic benefits or improvements have been observed among the beneficiaries of the coco-based crude oil and copra cakes production project. The project had been successful and gain recognition for the best management practices employed. Along the way, it encountered key challenges during the implementation of the coco-based crude oil and copra cakes production during the heights of COVID-19 Pandemic and African Swine Flu (ASF). There are, however, potential areas for improvement in the implementation of future livelihood projects similar to the coco-based crude oil and copra cakes production initiative in MMPC.

Its mission is to strengthen its business endeavors to encourage more members in order to sustain the services of the Cooperative and it envision a strong and sound Cooperative whose members aspire to improve their quality of life through effective management of its business endeavors that will invariably contribute to the development of the community. The Cooperative carries the advocacy of climate change adaptation, recycling, and waste segregation. It will not alter the natural habitats in the municipality; rather, it tries to improve the habitat within. By-products of the coco-based will ensure the safety of the environment. Through the result of the study, there are areas that need to be improved. There are some inputs that can be incorporated for the betterment of the cooperative.

The "Proposed 3-Year Strategic Plan for Sustainable Improvement" can be helpful for the operation of the MMPC. This plan covers a three (3) years comprehensive plan that focuses on the target in the next three (3) years with consideration of the present operational resources availability, challenges encountered, and the practices applied. Year 1 covers June 2025 to December 2025, Year 2 covers January 2026 to December 2026, while Year 3 covers January 2027 to December 2027. This could also be a guide for activities to be undertaken that would be beneficial for its current operation and expected output or outcomes in the future. The plan is composed of vision and mission. There are also goals set that will be achieved. Further, in order to achieve those goals, activities or actions are made with corresponding budget and person in-charge.

Vision

A strong and sound Cooperative whose members aspire to improve their quality of life through effective management of its business endeavors that will invariably contribute to the development of the community.

Mission

Strengthen its business endeavors to encourage more members in order to sustain the services of the Cooperative.

Goals and Objectives

1. To strengthen business operations for sustainability.

Objectives:

1.1 To introduce new income-generating activities addressing the needs of members and the market.

1.2 To train officers and selected members in business development and strategic planning.

2. To increase membership in the cooperative and active participation.

Objectives:

2.1 To launch a community outreach program and campaigns to raise awareness about the Cooperative including its benefits.

2.2 To establish feedback mechanism and engagement platforms in strengthening member involvement in decision-making.

3. To promote transparency and good governance.

3.1 To ensure timely dissemination of accomplishment, minutes of the meetings, and financial reports to all members.

3.2 To conduct regular capacity-building sessions for officers and selected members on ethical leadership and cooperative laws.

Proposed Strategic Plan for Sustainable Improvement

Table 1. Proposed 3-Year Strategic Plan for Sustainable Improvement for Year 1

Programs, Projects, and Activities (PPAs)	Key Performance Indicators (KPIs)	Budget, if available	Person In-Charge/ Involved	Target Beneficiaries	Time Frame
Goal 1. To strengthen business operations for sustainability.					
Objective 1.1. To introduce new income-generating activities addressing the needs of members and the market.					
1. Conduct a market needs assessment among members and the surrounding community.	-At least 80% of members participated the survey. -At least 80% of target	P2,500.00	-Cooperative Officers -Committee Chair and Members	Cooperative Members, Surrounding Community	-June 2025

	respondents in the community participated the survey. -Result of the survey.				
2. Organize a business ideation workshop to generate feasible income-generating proposals.	-Actual conduct of a business ideation workshop. -At least three (3) new business ideas.	P5,000.00	-Cooperative Officers -Committee Chair and Members -Selected Cooperative Members	Selected Cooperative Members	-July 2025
3. Craft Project Proposal that will generate DOST and other government agencies' financial grants on machinery and other operational equipment.	-Actual conduct of one (1) Project Proposal writeshop -One (1) Project Proposal	P2,000.00	-Cooperative Officers -Committee Chair and Members -Selected Cooperative Members	Selected Cooperative Members	-July 2025
4. Submission of Project Proposal to DOST and other government agencies' financial grants on machinery and other operational equipment.	-Submission of one (1) Project Proposal	P2,000.00	-Cooperative Officers -Committee Chair and Members -Selected Cooperative Members	Selected Cooperative Members	- September 2025
Objective 1.2. To train officers and selected members in business development and strategic planning.					
1. Coordinate with local government units (LGUs), DTI, State	-Letter of Request	P10,000.00	-Cooperative Officers -Committee Chair and Members	Selected Cooperative Members, Local Government Units	-August 2025

University(ies), NGOs or CDA to conduct capacity-building seminars on business development.	-Actual conduct of capacity-building seminars on business development through local government units (LGUs), DTI, State University or CDA		-Selected Cooperative Members -Local Government Units (LGUs), DTI, State University(ies), NGOs or CDA	(LGUs), DTI, State Universities, NGOs, CDA	
2. Coordinate with private organizations/academic institution to conduct free training on Financial and Accounting for Cooperative	-Letter of Request -Actual conduct of capacity-building seminars on Financial and Accounting for Cooperative	P10,000.00	-Cooperative Officers -Committee Chair and Members -Selected Cooperative Members -Private Organizations/Academic Institution	Selected Cooperative Members, Private Organizations/Academic Institutions	-August 2025
3. Develop an internal coaching and mentoring program to train officers share knowledge with the rest of the Cooperative members.	-Actual conduct of mentoring Program -At least 5 officers participated. -At least 20% of the cooperative members are mentored.	P5,000.00	-Cooperative Officers -Committee Chair and Members -Selected Cooperative Members	Selected Cooperative Members	- September 2025
Goal 2. To increase membership in the cooperative and active participation.					
Objective 2.1. To launch community outreach program and campaigns to raise awareness about the Cooperative including its benefits.					

1. Organize barangay-based orientation sessions and information drives to highlighting the services of the Cooperative and benefits from membership.	-Actual conduct of at least five (5) barangay-based orientation sessions and information drives -At least 100 participants attended the barangay-based orientation sessions and information drives	P10,000.00	-Cooperative Officers -Committee Chair and Members -Selected Cooperative Members	Cooperative Officers, Committee Chair and Members, Local Community Members	-June 2025 to December 2025
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Objective 2.2. To establish feedback mechanism and engagement platforms in strengthening member involvement in decision-making.

1. Conduct regular surveys to gather input from members on Cooperative issues and services.	-Actual conduct of regular (quarter) surveys to gather input from members on Cooperative issues and services. -A least 80% of the members participated in the regular surveys.	P3,000.00	-Cooperative Officers -Committee Chair and Members -Selected Cooperative Members	Cooperative Members	-July 2025 and September 2025
2. Conduct Crises-Management and Mental Health	-Actual conduct annual seminar.	P3,000.00	-Cooperative Officers -Committee Chair and Members	Cooperative Officers, Committee Chair and Members	- November 2025

Management Seminar			-Selected Cooperative Members		
Goal 3. To promote transparency and good governance.					
Objective 3.1. To ensure timely dissemination of accomplishment, minutes of the meetings, and financial reports to all members.					
1. Post quarterly accomplishment reports, minutes of meeting, and financial reports on designated Cooperative bulletin boards and online platforms.	-Actual posting of quarterly accomplishment reports, minutes of meeting, and financial reports on designated Cooperative bulletin boards and online platforms.	P3,000.00	-Cooperative Officers -Committee Chair and Members	Local Community Members	-July 2025 and September 2025
2. Distribute printed or digital copies of reports, minutes of meeting, and financial reports during general assemblies and regular meetings.	-Actual distribution of reports, minutes of meeting, and financial reports. -At least 75% of the members have a copy of reports, minutes of meeting, and financial reports.	P5,000.00	-Cooperative Officers -Committee Chair and Members	Local Community Members	-August 2025
Objective 3.2 To conduct regular capacity-building sessions for officers and selected members on ethical leadership and cooperative laws					
1. Partner with CDA, LGUs, State University (ies) or	-Signing of at least one (1)	P10,000.00	-Cooperative Officers	Cooperative Officers,	- September 2025

NGOs to conduct seminars and training on cooperative laws, responsibilities, and ethical standards and other forms of partnership.	Memorandum of Agreement (MOA) among CDA, LGUs, State University (ies) or NGOs for potential conduct seminars and training on cooperative laws, responsibilities, and ethical standards and other forms of partnership.		-Committee Chair and Members -CDA, LGUs, State University (ies) or NGOs	Committee Chair and Members	
2. Implement an annual training calendar intended for officers and key members covering topics on leadership, governance, and accountability.	- Implementation of one (1) training on leadership, governance, and accountability. -At least 80% of the target participants attended.	P15,000.00	-Cooperative Officers -Committee Chair and Members -Selected Members	Cooperative Officers, Committee Chair and Members	- November 2025

Table 2. Proposed 3-Year Strategic Plan for Sustainable Improvement for Year 2

Programs, Projects, and Activities (PPAs)	Key Performance Indicators (KPIs)	Budget, if available	Person In-Charge/ Involved	Target Beneficiaries	Time Frame
Goal 1. To strengthen business operations for sustainability.					
Objective 1.1. To introduce new income-generating activities addressing the needs of members and the market.					
1. Implement of Activity/Project/Plans regarding the market needs identified.	-Implementation of Activity/Project/Plans	P2,500.00	-Cooperative Officers -Committee Chair and Members	Cooperative Officers and Committee Chair	-January 2026
2. Conduct Evaluation of Year 1 implementation of Activity/Project/Plans	-Actual conduct Evaluation. -Evaluation Report	P2,500.00	-Cooperative Officers -Committee Chair and Members -Selected Cooperative Members	Cooperative Officers and Committee Chair	-July 2026
3. Send Progress Report on the Approved Project Proposal with DOST and other government agencies' financial grants on machinery and other operational equipment.	-Progress Report	P2,500.00	-Cooperative Officers -Committee Chair and Members -Selected Cooperative Members -DOST and other government agencies	Cooperative Officers, Committee Chair and Members	-July 2026
Objective 1.2. To train officers and selected members in business development and strategic planning.					
1. Conduct of capacity-building seminars on business development sponsored by local government units (LGUs), DTI, State University(ies), NGOs or CDA	-Actual conduct of capacity-building seminars on business development through local government units (LGUs), DTI, State University or CDA -80% of the Officers attended	P10,000.00	-Cooperative Officers -Committee Chair and Members -Selected Cooperative Members -Local Government Units (LGUs), DTI, State University or CDA	Cooperative Officers, Committee Chair and selected Members	-January 2026 to December 2026

	-10% of Members attended				
2. Actual conduct of free training on Financial and Accounting for Cooperative sponsored by private organizations/academic institution	-Actual conduct of capacity-building seminars on Financial and Accounting for Cooperative -80% of the Officers attended -10% of Members attended	P10,000.00	-Cooperative Officers -Committee Chair and Members -Selected Cooperative Members -Private Organizations/Academic Institution	Cooperative Officers, Committee Chair and selected Members	-January 2026 to December 2026
3. Develop an internal coaching and mentoring program to train officers share knowledge with the rest of the Cooperative members.	-Actual conduct of mentoring Program -At least 5 officers participated. -At least 20% of the cooperative members are mentored.	P5,000.00	-Cooperative Officers -Committee Chair and Members -Selected Cooperative Members	Cooperative Officers, Committee Chair and selected Members	- September 2026

Goal 2. To increase membership in the cooperative and active participation.

Objective 2.1. To launch community outreach program and campaigns to raise awareness about the Cooperative including its benefits.

1. Organize barangay-based orientation sessions and information drives to highlighting the services of the Cooperative and benefits from membership.	-Actual conduct of at least five (5) barangay-based orientation sessions and information drives -At least 100 participants attended the barangay-based orientation sessions and information drives	P10,000.00	-Cooperative Officers -Committee Chair and Members -Selected Cooperative Members	Cooperative Officers, Committee Chair, Members and local community	-June 2026 to December 2026
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Objective 2.2. To establish feedback mechanism and engagement platforms in strengthening member involvement in decision-making.

1. Conduct regular surveys to gather input from members on Cooperative issues and services.	-Actual conduct of regular (quarter) surveys to gather input from members on Cooperative issues and services. -A least 80% of the members participated in the regular surveys.	P3,000.00	-Cooperative Officers -Committee Chair and Members -Selected Cooperative Members	Cooperative Officers, Committee Chair, and Members	-July 2026 and September 2026
2. Conduct Crises-Management and Mental Health Management Seminar	-Actual conduct annual seminar.	P3,000.00	-Cooperative Officers -Committee Chair and Members -Selected Cooperative Members	Cooperative Officers, Committee Chair and selected Members	- November 2026

Goal 3. To promote transparency and good governance.

Objective 3.1. To ensure timely dissemination of accomplishment, minutes of the meetings, and financial reports to all members.

1. Post quarterly accomplishment reports, minutes of meeting, and financial reports on designated Cooperative bulletin boards and online platforms.	-Actual posting of quarterly accomplishment reports, minutes of meeting, and financial reports on designated Cooperative bulletin boards and online platforms.	P3,000.00	-Cooperative Officers -Committee Chair and Members	Cooperative Officers, Committee Chair, Members and partner agencies	-April 2026, July 2026, October 2026
2. Distribute printed or digital copies of reports, minutes of meeting, and financial reports during general assemblies and regular meetings.	-Actual distribution of reports, minutes of meeting, and financial reports. -At least 75% of the members have a copy of reports, minutes of	P5,000.00	-Cooperative Officers -Committee Chair and Members	Cooperative Officers, Committee Chair, Members and partner agencies	-April 2026, July 2026, October 2026

	meeting, and financial reports.				
Objective 3.2 To conduct regular capacity-building sessions for officers and selected members on ethical leadership and cooperative laws					
1. Partner with CDA, LGUs, State University (ies) or NGOs to conduct seminars and training on cooperative laws, responsibilities, and ethical standards and other forms of partnership.	-Signing of at least one (1) Memorandum of Agreement (MOA) among CDA, LGUs, State University (ies) or NGOs for potential conduct seminars and training on cooperative laws, responsibilities, and ethical standards and other forms partnership.	P10,000.00	-Cooperative Officers -Committee Chair and Members -CDA, LGUs, State University (ies) or NGOs	Cooperative Officers, Committee Chair and selected Members	-January 2026 to December 2026
2. Implement an annual training calendar intended for officers and key members covering topics on leadership, governance, and accountability.	-Implementation of one (1) training on leadership, governance, and accountability. -At least 80% of the target participants attended.	P15,000.00	-Cooperative Officers -Committee Chair and Members -Selected Members	Cooperative Officers, Committee Chair and selected Members	- November 2026

Table 3. Proposed 3-Year Strategic Plan for Sustainable Improvement for Year 3

Programs, Projects, and Activities (PPAs)	Key Performance Indicators (KPIs)	Budget, if available	Person In-Charge/Involved	Target Beneficiaries	Time Frame
Goal 1. To strengthen business operations for sustainability.					
Objective 1.1. To introduce new income-generating activities addressing the needs of members and the market.					
1. Expand successful Year 1 and Year 2 income-generating	- At least 2 projects expanded - 15% increase in cooperative income	P2,500.00	-Cooperative Officers -Committee Chair and Members	Cooperative Officers and Committee Chair	-January 2027

projects based on market demand					
2. Conduct an impact assessment of income-generating projects	<ul style="list-style-type: none"> - Completion of impact assessment report - Presentation of findings to members during Special General Assembly 	P4,500.00	<ul style="list-style-type: none"> -Cooperative Officers -Committee Chair and Members -Selected Cooperative Members 	Cooperative Officers, Committee Chair and selected Members	-June 2027
3. Develop a proposal for scaling up with new partners (e.g., DTI, DOST, NGOs)	<ul style="list-style-type: none"> - Proposal submitted to at least two (2) agencies - At least one (1) new partnership secured 	P3,500.00	<ul style="list-style-type: none"> -Cooperative Officers -Committee Chair and Members -Selected Cooperative Members -Partner Organizations 	Cooperative Officers, Committee Chair and selected Members	-July 2027
Objective 1.2. To train officers and selected members in business development and strategic planning.					
1. Conduct refresher and advanced training on cooperative business models and innovation	<ul style="list-style-type: none"> -Actual conduct of at least one (1) capacity-building seminars on business development through local government units (LGUs), DTI, State University or CDA -80% of the Officers attended -10% of Members attended 	P12,000.00	<ul style="list-style-type: none"> -Cooperative Officers -Committee Chair and Members -Selected Cooperative Members -Partner Institution 	Cooperative Officers, Committee Chair and selected Members	-January 2027 to December 2027
2. Evaluate effectiveness of internal coaching and mentoring program	<ul style="list-style-type: none"> - Report on mentoring outcomes - 50% of mentees show improvement in cooperative 	P5,000.00	<ul style="list-style-type: none"> -Cooperative Officers -Committee Chair and Members 	Cooperative Officers, Committee Chair and selected Members	-January 2026 to December 2026

	participation or skills		-Selected Cooperative Members		
3. Organize a benchmarking visit to another successful cooperative	<ul style="list-style-type: none"> - At least one (1) benchmarking visit conducted - At least 10 participants joined 	P5,000.00	<ul style="list-style-type: none"> -Cooperative Officers -Committee Chair and Members -Selected Cooperative Members 	Cooperative Officers, Committee Chair and selected Members	- September 2027

Goal 2. To increase membership in the cooperative and active participation.

Objective 2.1. To launch community outreach program and campaigns to raise awareness about the Cooperative including its benefits.

1. Organize barangay-based orientation sessions and information drives to highlighting the services of the Cooperative and benefits from membership.	<ul style="list-style-type: none"> -Actual conduct of at least five (5) barangay-based orientation sessions and information drives -At least 100 participants attended the barangay-based orientation sessions and information drives 	P10,000.00	<ul style="list-style-type: none"> -Cooperative Officers -Committee Chair and Members -Selected Cooperative Members 	Cooperative Officers, Committee Chair, Members and local community	-June 2027 to December 2027
2. Conduct youth and school-based cooperative awareness forums	<ul style="list-style-type: none"> - At least three (3) forums conducted - At least 150 youth participants engaged 	P10,000.00	<ul style="list-style-type: none"> -Cooperative Officers -Committee Chair and Members -Selected Cooperative Members -Partner Schools/ Academic Institutions 	Cooperative Officers, Committee Chair, Members and local community	-January 2027 to December 2027

Objective 2.2. To establish feedback mechanism and engagement platforms in strengthening member involvement in decision-making.

1. Launch a member feedback digital platform (online suggestion box or survey tool)	- Platform active - At least 50% of members engaged online	P5,000.00	-Cooperative Officers -Committee Chair and Members -Selected Cooperative Members	Cooperative Officers, Committee Chair and selected Members	-July 2027
2. Conduct Crises-Management and Mental Health Management Seminar	-Actual conduct annual seminar.	P5,000.00	-Cooperative Officers -Committee Chair and Members -Selected Cooperative Members	Cooperative Officers, Committee Chair and selected Members	- November 2027

Goal 3. To promote transparency and good governance.

Objective 3.1. To ensure timely dissemination of accomplishment, minutes of the meetings, and financial reports to all members.

1. Post quarterly accomplishment reports, minutes of meeting, and financial reports on designated Cooperative bulletin boards and online platforms.	-Actual posting of quarterly accomplishment reports, minutes of meeting, and financial reports on designated Cooperative bulletin boards and online platforms.	P3,000.00	-Cooperative Officers -Committee Chair and Members	Cooperative Officers, Committee Chair, Members and partner agencies	-April 2027, July 2027, October 2027
2. Digitize cooperative records and reports for easier member access	- At least 1 digital archive platform developed - At least 60% of members accessing platform	P25,000.00	-Cooperative Officers -Committee Chair and Members	Cooperative Officers, Committee Chair, Members and partner agencies	-June 2027

Objective 3.2 To conduct regular capacity-building sessions for officers and selected members on ethical leadership and cooperative laws

1. Conduct post-training evaluation on leadership and ethics training from Year 2	- Evaluation Report completed - At least two (2) recommendations implemented	P10,000.00	-Cooperative Officers -Committee Chair and Members	Cooperative Officers, Committee Chair and	-January 2027 to December 2027
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				selected Members	
2. Institutionalize a Cooperative Code of Conduct and Ethical Guidelines	- Code of Conduct developed and approved - At least 90% of members oriented	P20,000.00	-Cooperative Officers -Committee Chair and Members -Selected Members	Cooperative Officers, Committee Chair and selected Members	- November 2027

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