



## It's time to get serious about inclusion and sustainability

The explanatory note to the Coop Movement Strategic Plan 2022 – 2027 talks of the need to create a path to inclusive and sustainable growth. Creating a path to inclusive and sustainable growth will drive future prosperity for the coop movement in Mindanao. We lead with growth because inclusion and sustainability will not be possible without it.

Without growth we cannot ensure the prosperity and well-being of members, and we cannot transition to a more inclusive and sustainable economy. The aspiration around growth centers not only on increasing wealth but on the broader well-being of all members. Without inclusion that raises the dignity of work and creates broad-based progress, we cannot ensure the demand that propels growth. Without sustainability, how can we fashion long-term growth for the current generation and the ones to follow?

### Inclusion

But what is inclusion? In a broader sense, inclusion refers to the practice of providing equal access to opportunities and resources for people who might otherwise be excluded or marginalized. In the cooperative, it means giving people with limited means the opportunity to improve their lives and become productive members of society. Indeed, for many people in the community, particularly in underdeveloped communities, the cooperative may be the only way for people to help themselves and share the benefits of a collective enterprise they also own.

### Data gathering

Since last year, some cooperatives have started to gather data on the household income of members in

response to the initiative of MASS SPECC to monitor the achievement of the movement vision of “all members enjoy quality of life.” This will be done yearly to determine whether the economic status of members is improving over time. All cooperatives under the federation are expected to join in this initiative.

Initial results from the cooperatives that submitted data show that 35% of coop members are poor or live below the poverty threshold as defined by the Philippine Statistics Authority while 32% of members are low income. In other words, a full two-thirds or 67% of coop members are below the “quality of life” threshold that the coop movement wants to achieve. On the other hand, 22% of coop members belong to the lower middle-income level while the rest of the membership (11%) belong to the middle-middle income, upper middle income, and upper income levels. Only .4% belong to the rich category.

By occupational groupings, almost all categories of members have the poor and low income in the majority. One category of members (retirees) in the urban setting has the highest number of poor people at 66%. In the rural areas, the picture is even worse, with majority of members in all categories considered poor, the highest being the micro entrepreneurs at 93%.

These are initial data as some of the cooperatives have not completed their data gathering to include all members. But already the data show that cooperatives are attracting mostly poor and low-income people in the community. It is possible that many of the members included in the data are new members. This is also one year data and does not show members who have been with the cooperative for some years now but have remained poor or low-income.

This is why this determination of household income will be done every year. Cooperatives are expected to implement member-level interventions to assist poor and low-income members, in particular, to improve their lives.

## Societal expectations

There is another important reason why cooperatives have to monitor the economic well-being and welfare of members. Cooperatives enjoy special status under the law. Besides having their own governing law, they have their own regulatory agency in CDA, they enjoy certain privileges that are not afforded other forms of business, especially tax exemptions.

Article 2 of RA 9520 states: “It is the declared policy of the State to foster the creation and growth of cooperatives as a practical vehicle for promoting self-reliance and harnessing people power towards the attainment of economic development and social justice.” In other words, there is a special justification for the existence of cooperatives: they are expected to help members achieve

economic freedom (self-reliance), promote social justice and contribute to national development. Otherwise, if cooperatives do not meet these societal expectations, they should be treated like any other business

## Sustainability

What about sustainability? Simply defined, sustainability refers to the environmental, economic, and social commitment that aims to meet the needs of the present without compromising the ability of future generations to meet their own needs. This is a call to action that is as real as it is urgent in view of the existential threat posed by climate change.



In a circular economy, things are made and consumed in a way that minimizes our use of the world’s resources, cuts waste and reduces carbon emissions, according to the World Economic Forum. Products are kept in use for as long as possible, through repairing, recycling and redesign – so they can be used again and again. This is the alternative to traditional linear economies, where we take resources, make things, consume them and throw them away. This way of living uses up finite raw materials and produces vast quantities of waste.

A recent article by Dr. Ron F. Jabal, the CEO of PAGEONE Group, explains how the circular economy works in practice. He cites the collaboration between SM Store’s green retail initiative “Green Finds” and Zarah Juan, a well-known artisanal designer and social entrepreneur. Together, they

**In a circular economy, things are made and consumed in a way that minimizes our use of the world’s resources, cuts waste, and reduces carbon emissions.**

repurposed used tarpaulins from SM Store into tote bags and pouches, promoting a circular economy while empowering local communities and setting a strong example for sustainable retail practices. The partnership provides additional livelihood and income to nearly 100 women, including independent artisans and people deprived of liberty (PDL) in Quezon City This is an example of how businesses in the Philippines are beginning to adopt these sustainable methods not only to reduce their environmental footprint but also to meet the increasing demand for eco-friendly products while creating social value at the same time.

Concludes Dr. Jabal: “The shift towards sustainability in retail is not only necessary but also beneficial for businesses, consumers, and the environment. Projects like SM Green Finds x Zarah Juan show how businesses can embrace sustainable practices that promote a circular economy, empower communities, and drive social impact. By repurposing materials, supporting local artisans, and raising consumer awareness, retailers can play a crucial role in creating a more sustainable future. As more businesses adopt these practices, the collective impact could lead to significant positive changes for the economy and society.”

There are many other examples of how businesses in the Philippines have started, in the words of Dr. Jabal, to “embrace a future defined by circularity, social responsibility, and environmental stewardship.” Why should cooperatives be left behind? **RMV**



# QUARTERLY HIGHLIGHTS

BUILDING FUTURES TOGETHER



## People's Micro Finance Cooperative holds training on Information Security, AMLA and DPA

### ZAMBOANGA CITY, PHILIPPINES

– In a proactive step toward safeguarding its operations and members, the People's Micro Finance Cooperative hosted a comprehensive training and orientation on Information Security with highlights on Cyber Threats, Anti-Money Laundering Act (AMLA), Data Privacy Act (DPA).

The two-day event took place on August 16-17, 2024, at Guiwan Building in Zamboanga City. The training, attended by 140 participants over two days (70 per day), aimed to educate co-operative members and staff on critical aspects of protecting sensitive data, complying with regulations, and fostering a culture of security. Key topics included best practices in Information Security, legal

obligations towards money laundering, ensuring data privacy, and building robust information security systems within the co-operative framework.

A significant quote from one of the key speakers resonated throughout the event: "Cybersecurity is everybody's responsibility." This message highlighted the collective effort required to ensure that all members are vigilant and knowledgeable about potential risks in today's digital age.

MASS-SPECC Cooperative Development Center's Enterprise Risk Management (ERM) Unit provided vital insights and practical tools to equip participants with the knowledge and skills necessary to protect the co-op's assets and members.

The training emphasized the importance of compliance with regulatory standards and the protection of member data as a top priority.

This initiative reflects People's Micro Finance Cooperative's commitment to staying ahead of technological threats and ensuring a secure and responsible co-operative environment.

The co-op movement aims to continue building its capacity for better service, stronger security, and enhanced member trust. With the conclusion of the event, the participants are now better informed and prepared to implement the necessary safeguards, ensuring that their co-operative remains resilient in the face of cyber threat challenges.



## ‘Panaghugpong’ event paves way for MAFFISCO youth formation

In a significant step towards empowering the next generation of co-operative leaders, the Mangagoy Farmers Fisherfolks and Community Multipurpose Cooperative (MAFFISCO-MPC) initiated a 2-day workshop of its youth members called “Panaghugpong: A Gathering of MAFFISCO Youth Members” held on July 16-17, 2024, at the Hinatuan Training Center, Surigao del Sur. The two-day event aimed to formally organize the MAFFISCO Youth by establishing a cohesive structure, electing a set of officers, defining their vision, mission, and goals (VMG), and formulating concrete action plans.

Seventeen (17) enthusiastic youth members participated in the event, representing the future leaders of the co-op movement. The activity was part of the broader rollout of the Co-op Youth Program, designed to nurture and engage

young individuals in co-operative governance and development. Throughout the event, MASS-SPECC Cooperative Development Center provided crucial support by assisting in the creation of a survey tool for youth members, offering valuable inputs during the forum, and helping to set up the MAFFISCO Youth Committee.

The event focused on developing a Comprehensive Co-op Youth Program tailored to the unique needs and aspirations of the youth participants.

The gathering served as an inspiring platform for the youth to collaborate, exchange ideas, and lay the groundwork for their involvement in the co-operative movement. With the formation of a dedicated youth committee and the strategic plans set in motion, the MAFFISCO Youth members are now better equipped to contribute to the future

growth and sustainability of MAFFISCO.

MASS-SPECC, the largest and oldest regional federation of co-ops, remains committed to empowering young co-operators through initiatives like Panaghugpong — ensuring that the values of cooperation, leadership, and community service are passed on to the next generation.

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## MASS-SPECC conducts financial literacy training of trainers for co-op youth

As part of its ongoing commitment to empowering the youth and fostering financial responsibility, MASS-SPECC Cooperative Development Center held a "Training of Trainers on Financial Literacy for the Youth" on August 22-23, 2024, at the Brokenshire Integrated Health Ministries in Madapo, Davao City. The two-day training aimed to equip the co-operatives' youth coordinators with the knowledge, skills, and mindset required to practice sound financial management and prepare them to transfer this knowledge to their peers in various co-ops.

The program aims to empower coordinators to embed financial literacy as a core value in co-operatives across the region. MASS-SPECC's in-house facilitators led the sessions, providing valuable insights

into how financial literacy drives both personal and co-operative growth. The event was attended by 20 participants representing various co-ops, all eager to take on the role of financial literacy advocates in their respective communities.

The participants gained a thorough understanding of financial management principles, learning how to build a sustainable financial future and instilling these lessons within their co-op members through dedicated training programs. Through this initiative, MASS-SPECC aims to strengthen the role of the youth in the co-operative movement and ensure that financial literacy becomes a standard practice within co-ops, contributing to the long-term sustainability and prosperity of communities.

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**The program empowers coordinators to embed financial literacy as a core value in co-ops.**

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## SPECIAL FEATURE

# Growing Through Solidarity and Resilience: MASS-SPECC's Enduring Journey



Near a busy intersection of Tiano and Yacapin Streets in Cagayan de Oro City stands a six-story building clad in dark blue with a modern architectural design. This building houses an institution that has produced the fruits of Bayanihan spirit, volunteerism, sacrifice, and solidarity among co-operatives across Mindanao. For nearly six decades, it has been one of the strongest advocates and drivers of socio-economic development in the region.

MASS-SPECC Co-operative Development Center has emerged as the leading and strongest regional federation of co-operatives in the country. With more than 360 Mindanawon co-operatives of different types and sizes, MASS-SPECC co-ops are united in their vision, “All Members Enjoy Better Quality of Life.” Inculcating the importance of co-op education, providing support services, and creating an avenue for co-operatives to cooperate are among its major thrusts.

Through MASS-SPECC's various educational and innovative

programs, Mindanawon co-ops have become a strong and dynamic co-operative movement. Aligned with co-operative values and principles, they have navigated the challenges and demands of the fast-changing world.

MASS-SPECC, as an embodiment of the Mindanawon co-op movement, can be likened to a tree. It started from a small seed collectively sown by small yet determined co-operatives, but it has grown big and strong.

Today, as MASS-SPECC celebrates its 58th anniversary, it's important to look back on how its “seeds” were sown and how it has grown to be the leading and largest of its kind despite the storms that came along through the years.

### It Started with a Book

The seed of the Mindanawon Co-op Movement was sown back in the early 1950s.

Young college men from Ateneo de Cagayan (now known as Xavier University-Ateneo de Cagayan) were handed a book by their college

instructor, Fr. William Masterson, SJ—a book that would change their lives forever.

In his memoir, *My Cooperative Journey*, Attorney Mordino R. Cua vividly recounted how they became interested and enthused about credit unions after reading *The Poor Man's Prayer* by George Boyle, which told the story of credit unions in Levis, Quebec, Canada.

“The book was long, but it was so interesting that anyone who got it did not stop reading. We got to know about credit unions for the first time in our lives, and we were inspired by the story,” he recalled.

They found the idea of credit unions to be “something phenomenal, urgent, and implementable.” With Fr. Masterson's encouragement, they decided to organize a credit union. On July 8, 1954, they established the Ateneo Cooperative Credit Union (now known as First Community Credit Cooperative [FICCO]), with founding members connected to Xavier University as faculty, workers, or alums.



## The Budding of SPECC

Their interest in organizing and involving credit unions didn't stop after FICCO was established. Atty. Cua and his fellow co-op pioneer, Aquilino "Aquio" Pimentel, saw the potential of bringing the idea of the credit union to the greater community. After a successful training for its nine founding members, they organized the Oro Credit Cooperative Union (now Oro Integrated Cooperative) on March 5, 1965. Upon its establishment, they recognized the importance of co-op education as the foundation of co-op development.

"Before we could even think of formally setting up a training center, we already decided to embark on co-op education," Atty. Cua said. "We saw the need to prepare people for membership in the co-operative by educating them on the concepts of organized cooperation and what others need to understand and do so that the co-operative would grow and succeed," he emphasized.

At the time, community credit unions became dormant as fast as they were organized. Therefore, during a board meeting on August 9, 1966, in Alubijid, Misamis Oriental, Cua and other co-op leaders from the Misamis Oriental and Bukidnon (MB) Chapter of Credit Unions decided to set up a training center to address the problems plaguing their member co-operatives.

The training center initially served co-operatives in Misamis Oriental, Bukidnon, and the then newly formed Camiguin. Later, it was decided that it should serve the whole island of Mindanao, and thus, it was named the Southern Philippines Educational Cooperative Center (SPECC).

SPECC organized various educational programs to train and enhance leadership and technical skills while strengthening co-op values and principles, enabling them to deal with the challenges ahead. Among its landmark programs was the Pre-Membership Education Seminar (PMES), which emphasized that members are key to the success and failure of co-operatives.

## Despite Those Dark, Stormy Days

Through SPECC's seminars and training, co-op leaders across Mindanao had the opportunity to discuss their problems and solutions together. While they were always together in SPECC's training, they did not realize that they were already forging a movement.

In January 1973, delegates of the SPECC Assembly voted to organize the Mindanao Co-operative Alliance (MCA). This also paved the way for the establishment of the co-op movement's insurance arm—Credit Life Mutual Benefit Services (CLIMBS), the first of its kind. During that time, martial law prevailed, and the growing Mindanawon co-operative movement did not escape the pressures and harassment from the regime. Several leaders of SPECC, including Cua himself, were arrested and detained, and CLIMBS was also threatened. Meanwhile, the then Department of Local Government and Community Development (DLGCD) denied the application of MCA for registration. However, the co-op leaders remained steadfast. Allegations against MASS-SPECC by the martial law regime were discredited, and detained SPECC leaders were freed.

Its partners, such as Friedrich-Ebert-Stiftung (FES), attested and vouched for the integrity of the organization.

Additionally, the Mindanawon co-op movement managed to legally register MCA through the Securities and Exchange Commission (SEC) as a Non-Government Organization (NGO) under the name, Mindanao Alliance of Self-Help Societies (MASS).

## Getting Evergreen

Despite attempts to suppress the co-op movement, SPECC remained undeterred in its thrust to highlight co-operative education, not only in Mindanao but across the entire country. SPECC became one of the five co-operative training centers in the Philippines to establish the National Association of Training Centers for Co-operatives (NATCCO), later known as the National Confederation of Co-operatives, in 1977.

Meanwhile, co-op leaders realized the need for synergy between the two organizations in order to respond better to the growing needs of co-operatives and provide better services. Hence, MASS and SPECC merged in 1984, becoming the MASS-SPECC Cooperative Development Center we know today.

Time and again, the Mindanawon Co-operative Movement, through MASS-SPECC, has embraced change and innovation. From a training center and collective voice for co-operatives in Mindanao, MASS-SPECC has evolved into a unifying agent of Mindanawon co-ops, consolidating their efforts into one.

MASS-SPECC is, indeed, like a big, strong tree grown from small seeds. Yet it is not just any tree; it is one that has flourished and will continue to do so. As long as the Mindanawon co-operatives stand together, they will never stop striving to ensure that their members realize the movement vision of "all members enjoy better quality of life."

# Economic highlights and market trends Q3, FY 2024

These reports aim to equip co-operators with a comprehensive understanding of the economic landscape and market trends that shaped the Philippines in the third quarter of 2024.

Amid significant economic challenges, the country continues to experience transformative changes, profoundly influencing the co-operative movement. Dynamic shifts across various sectors — emerging opportunities, disruptive innovations, policy reforms, and evolving consumer behavior — have created both challenges and opportunities for co-operatives. By understanding and capitalizing on these trends, co-operatives can adapt, innovate, and drive inclusive and sustainable socio-economic growth.

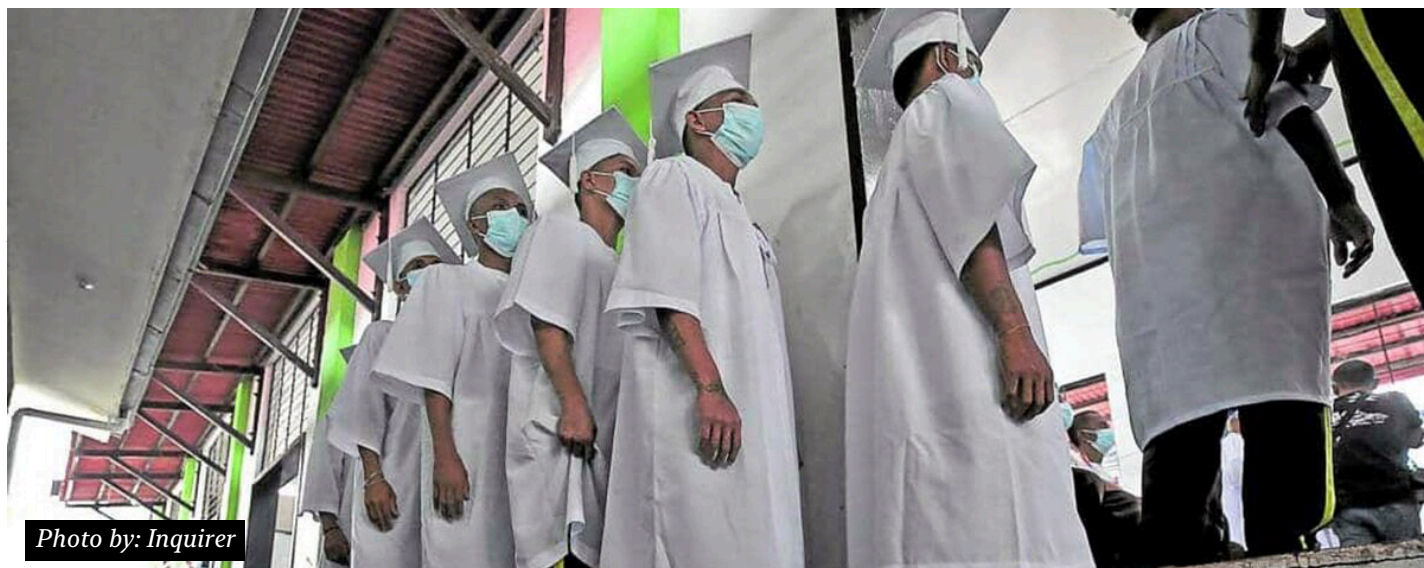


Photo by: Inquirer

## 54% OF ALS ENROLLEES UNABLE TO FINISH

Source: *Philippine Daily Inquirer*

More than half of the learners enrolled in the Alternative Learning System (ALS) of the Department of Education (DepEd) were not able to complete the program last school year, indicating the challenges that remain in making such opportunities more accessible to the disadvantaged.

Citing the latest data from DepEd, the Second Congressional

Commission on Education (Edcom 2) on Friday noted a high dropout rate in the program, with only 302,807 students, or only around 46 percent of the total 655,517 enrolled students completing the nontraditional course.

This means that about 54 percent were unable to finish the school year 2023-2024, many due to socioeconomic factors.

“Many learners face socioeconomic barriers that prevent them from finishing the program, such as the lack of financial support, the need to work, lack of interest, vices, marriage and bullying,” Edcom said a day after it held a meeting with DepEd, ALS teachers and stakeholders.





Photo by: Philippine Star/KJ Rosales

## FARM CONSOLIDATION URGED AS PRIORITY FOR DA FUNDING

Source: *Business World*

The Department of Agriculture's (DA) budget requests for next year should reflect a high priority for farm consolidation, which it needs to pursue to enhance production efficiency, an analyst said.

"They have to invest in farm clustering and consolidation and convince the private sector to partner with farmers' cooperatives and associations," Former Agriculture Undersecretary Fermin D. Adriano said via Viber.

At a budget hearing last week, Agriculture Secretary Francisco P. Tiu Laurel, Jr. said that the DA will focus its spending on low-productivity areas.

"What we asked for is P500 billion, and right now it's only at P200 billion. If we can get P300 billion... I think that would be a big help," Mr. Laurel told reporters on the sidelines of the hearing.

The Agriculture department had been allocated P200.13 billion under the 2025 National Expenditure Plan (NEP), against the P167 billion the administration allocated to the department in the 2024 NEP.

## GEN Z NOW SEEN AS HEAVILY FAVORING ONLINE SHOPPING

Source: *Business World*

Online retailers will need to rethink how they advertise to Gen Z consumers, who are emerging as their most enthusiastic users, according to the results of a study. In a joint study, The Fourth Wall and Uniquecorn Strategies concluded that Gen Zs (born between 1997 and 2012) are now solidly in favor of online shopping.

"Almost all the respondents (92%) use their own mobile phones for purchases and prefer cashless

methods (53%)," they said. The study, which surveyed 400 people, found that three out of four Filipino Gen Z consumers in urban areas shop online because they believe they deserve it, which the study referred to as the "Deserve ko 'to" mentality.

"The young generation is rapidly becoming a significant portion of the consumer market and is already shaping market trends, especially in the e-commerce space," according to

John Brylle L. Bae, research director at The Fourth Wall.

"This self-rewarding behavior among Filipino Gen Zs stems from their growing self-awareness, driving them to seek rewards that affirm that sense of self-worth," he added. The Philippine Statistics Authority (PSA) estimates that Gen Zs account for 38% of the population, or 41 million

## FILIPINOS WANT 'FRICTIONLESS' BANKING EXPERIENCE, SURVEY SHOWS

Source: *Business World*

Filipino Consumers have a “low tolerance” for inefficient processes when using financial services or applying for new products, a survey by analytics software firm FICO showed, highlighting the need for banks to ensure ease of use even as they ramp up their fraud controls.

While Filipinos value good fraud protection, they tend to get turned off by complex identity checks, with one in four of consumers in the country saying they stopped or reduced the use of their existing accounts if the identity verification experience is “cumbersome and time-consuming,” according to FICO’s Consumer Survey 2023, which covered 1,001 Filipino adults and about 12,000 other consumers in Canada, the United States, Brazil,

Colombia, Mexico, India, Indonesia, Malaysia, Singapore, Thailand, United Kingdom, and Spain.

“The growing ubiquity of digital banking services means that Filipinos now increasingly expect a frictionless banking experience, especially when opening accounts,” Aashish Sharma, Asia-Pacific segment leader for risk lifecycle and decision management at FICO, said in a statement on Tuesday. “Our research reveals that streamlining these processes will be key in financial institutions retaining customers and enhancing satisfaction.”

“Ease of use should not be compromised in favor of security and anti-fraud measures. Consumers are expecting banks to fulfill both

demands by leveraging technologies like improved identity verification, transaction history analysis, open banking and government databases. They are seeking smarter onboarding processes and identity checks, not riskier processes, and the key to this is ensuring the appropriate friction for each product and transaction,” Mr. Sharma added.

The survey showed that in the past year, more than half or 58% of Filipinos have noticed more identity checks when they log in to their bank accounts, or when they make online purchases (61%).

## MB PROHIBITS BOHOL COOPERATIVE BANK FROM OPERATING

Source: *Business World*

The Monetary Board (MB) has banned a cooperative bank in Bohol from doing business, the Bangko Sentral ng Pilipinas (BSP) said.

In a circular letter, the central bank said its policy-setting Monetary Board has “decided to prohibit the Cooperative Bank of Bohol from doing business in the Philippines,” according to its Resolution No. 818-B dated July 18.

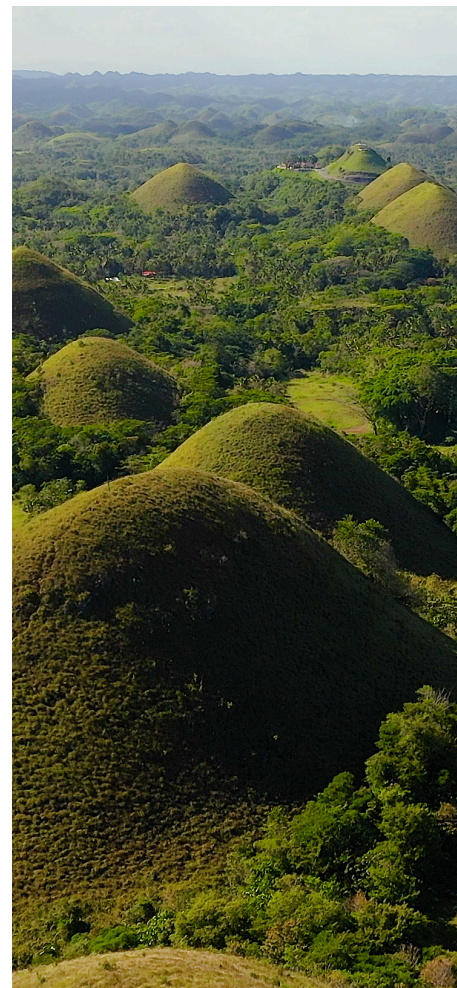
This was pursuant to Section 30 of Republic Act (RA) No. 7653 or the New Central Bank Act. Section 30 of the Act is concerned with proceedings in receivership and liquidation.

“The Philippine Deposit Insurance Corp. has been designated as

receiver with a directive to proceed with the takeover and liquidation of the aforementioned cooperative bank in accordance with Section 12 (a) of RA No. 3591 (PDIC Charter) as amended,” the BSP added.

The Cooperative Rural Bank of Bohol, Inc. was organized by 320 cooperative organizations called “Samahang Nayons” from various towns in Bohol, according to its website.

It is the first cooperative bank in Central Visayas. The bank began operating in November 1980 with an initial capital of P840,000. Cooperative Bank of Bohol has branches in Candijay, Inabanga, and Panglao Island.





## OVER 70% OF PHL INDUSTRIES HIT BY CYBER ATTACKS IN 2023 — REPORT

Source: *Business World*

MORE THAN 70% of Philippine industrial organizations experienced cyberattacks in their operational technology (OT) environments in 2023, according to a report from cybersecurity firm Palo Alto Networks.

In the 2024 State of OT Security: A Comprehensive Guide to Trends, Risks, and Cyber Resilience report released on Thursday, 76.5% of the surveyed Filipino respondents reported that their organizations had at least one cyberattack in 2023.

Equally alarming is the frequency of these attacks, with about 48.7% of respondents experiencing attacks monthly or weekly, the report said. Palo Alto Networks surveyed 1,979 OT and IT business leaders across 23 countries, including 51 respondents in the Philippines, in December 2023.



Photo by: *Philippine Star* /Walter Bollozos

## PHILIPPINES POVERTY RATE AT 15.5% IN 2023, STATISTICS AGENCY SAYS

Source: *Business World*

The Philippines' poverty rate dropped to 15.5% last year from 18.1% in 2021, with rising food prices limiting the reduction in the number of poor, the government's statistics agency said on Thursday.

The Philippine Statistics Authority (PSA) said there were 17.54 million people living below the poverty line, a decrease of 2.4 million from the previous survey two years earlier. The PSA considers individuals as "poor" if their incomes are not enough to buy basic food and non-food needs.

The government aims to reduce poverty incidence to 9%

by the end of President Ferdinand Marcos Jr's term in office in 2028. "If food inflation had been lower, of course the reduction in poverty could be much, much bigger," National Statistician Dennis Mapa told a news conference.

The average inflation rate last year was 6.0%, well above the central bank's 2% to 4% comfort range. PSA conducts a family income and expenses survey every two years to determine poverty incidence and other income indicators. Over 160,000 families were interviewed for the survey, PSA said.

# CO-OP News Story

## Inclusivity and Impact



# AGAR-AGAR: OCEAN'S BOUNTY

## *The Story of Sonia Balansag of MSU-IIT National Multi-Purpose Cooperative*

Sonia Balansag, a 51-year-old Lumad from Birocoy, Zamboanga del Sur, knows the rhythm of the sea like the back of her hand. For years, she and her husband, Antonio, cast their nets, making a living through traditional fishing. While it provided for their basic needs, financial security remained a distant dream.

"The ocean can be generous," Sonia says, "but it can also be unpredictable." Limited catches and fluctuating fish prices made financial stability a constant struggle.

Then, in 2017, Sonia's life took an unexpected turn. She was approached by Editha Martonito, a representative of MSU-IIT National Multi-Purpose Cooperative (MSU-IIT NMPC). Editha introduced Sonia to the co-operative's seaweed farming program, a revolutionary approach to income generation in coastal communities.

Intrigued by the potential, Sonia decided to take a leap of faith. She

joined MSU-IIT NMPC, eager to explore this new opportunity. The co-op provided her with the training and resources she needed to get started, including a crucial loan to kickstart her agar-agar business.

Agar-agar, a gelatinous substance extracted from seaweed, is a valuable commodity used in food production, pharmaceuticals, and various industries. With the loan, Sonia was able to expand her seaweed farming operation, purchasing necessary equipment and increasing her production capacity.

"Our income has significantly increased," Sonia explains. "Because of the agar-agar, our way of life has become more comfortable." The financial stability has brought a wave of positive changes for the Balansag family. "We've been able to acquire new properties and assets," says Antonio, Sonia's husband. "We even replaced our old car with a new one!"

But the benefits extend beyond material possessions. "The agar-agar business has improved our quality of life in so many ways," Sonia beams. "We can now afford to provide better for our family, including our children's education."

Sonia's story is a shining example of how MASS-SPECC empowers coastal communities. By providing access to knowledge, resources, and financing, the co-operative equips individuals like Sonia to cultivate a sustainable and lucrative livelihood from the very waters they've always known.

As Sonia looks towards the future, her vision is clear. Her plans include expanding the seaweed farm further and inspiring other Lumad families to embrace the potential of seaweed production. Sonia's journey is truly a story of hope, resilience, and the power of harnessing the ocean's bounty for a brighter future.

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