



“Co-operatives as People-Centered Solutions”

We have heard it before. Now, we are hearing it even more because this is the year we are celebrating again the International Year of Co-operatives. This is the message that is getting louder: *The crisis humanity is facing in all fronts – economic, social, political, cultural, environmental – is getting worse. And co-operatives have a powerful role to play in delivering evidence-based, people-centered solutions to the problems we all face.*

Here are some examples of co-operatives providing “people-centered solutions.”

In India, the oldest worker co-operative specializes in construction work for various government departments, including the Public Works Department, National Highway, Irrigation, and Tourism. It has an annual turnover of USD 300 million and employs over 18,000 workers who are also members. It



International Day of Cooperatives
Driving Inclusive and Sustainable Solutions for a Better World
5th July 2025

pays wages above industry standards, provides comprehensive benefits, social security, housing support, and education opportunities. It promotes worker participation in decision-making and emphasizes ethical practices, inclusivity, and community welfare.

In Brazil, a network of 22 co-operatives and associations of workers collect recyclable waste, process around 500,000 kg of recyclable materials per month and assist the public authorities in reducing the volume of waste that is sent to landfills. They collect plastic, paper, glass, Styrofoam, and waste vegetable oil to make biodiesel and

other products. They are part of the network of the National Movement of Recyclable Waste Pickers (MNCR) that brings together over 1,200 waste pickers’ co-operatives and associations, promoting circular economy in the country.

In Côte d’Ivoire, a co-operative union made up of 42 co-operatives across the entire cocoa and coffee production zone in the country, prioritized the fight against climate change by combating deforestation caused by agriculture expansion, illegal and unsustainable logging, and uncontrolled forest fires. It has participated in the conversion of perennial crops grown by farmers into classified forests, promoting the creation of community forests by the rural people themselves under the supervision of forest technicians. It has introduced forest seedlings in co-op members’ agricultural parcels for

reforestation purposes.

In Guatemala, a federation of small producer co-operatives is dedicated to building a better future through benefits shared across its supply chain. It unites 33,000 producer families through 42 co-operatives and more than 21 associations, working with cardamom, coffee, tea, allspice, cocoa, turmeric, essential oils and sustainable forestry, and impacting approximately 100,000 Guatemalan families. It aims to help farmers improve the quality and quantity of products, build their capacity, and establish long-term partnerships with local and international customers who share their interests and values. Today, its operations have a significant emphasis on environmental sustainability and thrives on showcasing the co-operative model as a catalyst to boost employment and the local economy, while preserving and celebrating the cultural, social, and environmental wealth of a region.

In Italy, social co-operatives promote labor integration or the integration of unemployed people into the workforce, supporting people with learning disabilities and others previously excluded from the labor market. These co-operatives provide various forms of social services, forming the core element of the delivery of such services in various municipalities in partnership with local governments.

In the Philippines, the adoption of the clustering approach by multipurpose co-operatives has enabled smallholder farmers to become business-like in their farming activities, actively engage with the market and capture more value as they move up the value chain. By organizing 10 to 15 farmers into clusters, members become production supply units and engage in group marketing through the co-operative, ensuring that they satisfy the identified market's demand for

quality and quantity. Clustering has made farming a profitable enterprise, with farmers earning more as a result, including indigenous farmers in some parts of Mindanao.

There are many more such examples around the world which show that the co-operative model is most adaptable to all types of economic endeavor, even for people who are considered outside of the economic mainstream. Indeed, for those who are at the margins of society and the economy, organized co-operation may be the only way for them to carve out their rightful place in the world. Garbage collectors may belong to the lowest rank of gainful employment but when their work contributes directly to solving the existential threat brought about by climate change, as the waste pickers' co-operatives in Brazil are doing, their collective work becomes dignified, consequential, and impactful.

In many developing countries farmers are mostly disadvantaged by the economic, social, and political structures that have historically prevailed in their societies. In the Philippines, they are among the poorest among the poor despite efforts by successive governments to

address their plight and the problems of agriculture and agricultural development as a whole.

But as the examples above have shown, co-operatives are a way out of poverty for farmers and are a proven model for integrating them into the market economy. In fact, many of the successful co-operatives around the world are agriculture-based.

There are many other areas of human endeavor where co-operatives thrive, and they are sustainable as long as people themselves invest in their own development and realize – and enjoy – the benefits of their collective endeavor. They are veritably the people-based and centered solutions to most problems of society.

This is what co-operatives have already done – creating opportunities for everyone to become productive members of society and, even more important, contribute to solving the most pressing problems people and the global community are facing. This is what is meant by the theme of the International Day of Co-operatives – i.e. co-operatives are “driving inclusive and sustainable solutions for a better world.” *RMV*



QUARTERLY HIGHLIGHTS

BUILDING FUTURES TOGETHER



CO-OPvention 2025: Co-operatives Shine Spotlight on Unique Identity to 'Build a Better World'

For three transformative days, from May 23 to 25, 2025, the co-operative movement across Mindanao converged in Butuan City for the much-anticipated MASS-SPECC CO-OPvention 2025, celebrating unity, identity, and action under the global banner of the International Year of Cooperatives.

With the theme “Co-operatives Build a Better World,” this year’s CO-OPvention was more than an annual gathering — it was a bold declaration that the co-operative model is not just surviving but thriving as a values-based, people-powered solution to global challenges.

Hosted at the **Almont Inland**

Resort, the event drew over a thousand delegates from across the MASS-SPECC network — including managers, youth, women, educators, and leaders. They were all united by a singular mission: to reassert the co-operative identity in a world increasingly dominated by corporate models and commercial mindsets.

A Purpose-Driven Start

The CO-OPvention kicked off with a forum and three simultaneous Sectoral Congresses, setting the tone for value-centric conversations.

The Education Committee (EdCom) Forum revisited the question “*Why member education?*” Institute of

Cooperative Studies (ICS) Managing Director Romulo Villamin emphasized its role in shaping co-op identity, while Rolando Arquion, Chairperson of Baug CARP Beneficiaries Multi-Purpose Cooperative (BCBMPC), shared how their co-op uses storytelling and member-crafted learning materials to foster grassroots solidarity.

In the Co-op Managers’ Congress, branding expert Alden Alfonso Castañeda urged leaders to reclaim their identity—branding, he said, should reflect co-op values, not mimic banks. Participants sealed their commitments with personal pledges on the “Commitment Wall.”

The Gender Congress celebrated inclusive leadership, spotlighting the role of women who make up over 60% of co-op leaders. Speakers Dalareich Polot, Bohol's celebrated "Chocolate Princess," and Salome Ganibe, Senior Consultant at the Gender Equality Resource Center (GERC), highlighted the strength of empathy, innovation, and justice in advancing gender equity.

The Youth Congress, themed "*Nurturing Purposeful Leadership*," featured Cielito Garrido, former CEO of San Dionisio Credit Cooperative, and Jose Alvaro Severino Nito, agri-preneur and GoNegosyo youth coach. Both speakers called on young co-op leaders to pursue values-based leadership and social innovation. Youth delegates also spoke out against the growing "corporatization" of co-operatives.

Rising to the Call of Leadership

Day 2 saw the grand opening of the 55th Co-operative Leaders' Congress, beginning with a vibrant parade of banners to welcome delegates from Regions 9, 10, 11, 12, ZamBaSulTa, Luzon and Visayas (Luz/Vis), and the host region, Caraga. The parade set a spirited tone, highlighting the diversity and unity of the co-op movement.

The congress was officially opened by the iconic banging of the gong, a symbol of unity and awakening, led by MASS-SPECC Chairperson Doris B. Calapiz.

A special message was then delivered by International Cooperative Alliance (ICA) President Ariel Guarco, in celebration of the International Year of Cooperatives, reinforcing the global significance of co-operative identity and solidarity.

Dignitaries followed with their solidarity messages, including Cooperative Development Authority (CDA) Chairperson Alexander



Raquepo, Jollibee Group Foundation President Gisela Tiongson, and Unilab Mindanao Market Development Officer Paolo Acenas.

Before the afternoon sessions, Arun Gogna, a motivational speaker known for his engaging and heartfelt style, inspired delegates with his

keynote speech on leading with purpose and clarity.

The afternoon session opened with Melina Morrison, CEO of the Business Council of Co-operatives and Mutuals (BCCM), who underscored the co-op model as a force for social and economic



transformation. She called for stronger policy advocacy, better communication of co-op impact, and greater engagement of youth and women in leadership.

She was followed by Dr. Jesus Estanislao, a leading figure in corporate governance, who delivered a compelling address on “*Nurturing Purposeful Leadership*.” He urged co-op leaders to become stewards of the co-operative identity in a fragmented world, reminding everyone that purposeful leadership is a moral duty within the movement.



After the fruitful discussions, a brief segment was given to the COOP-NATCCO Party-List (CNPL). Hon. Felimon Espares, newly elected CNPL representative, thanked the co-op sector—especially Mindanao—for their support in the recent elections and affirmed his commitment to champion co-op interests in Congress.

The afternoon continued with the 2025 MASS-SPECC Co-op Awards, which honored outstanding co-operatives and individuals for their contributions to the co-op movement. A highlight was the 14th Mindanaw Co-operative Micro-Entrepreneur Award (*MICMA Katorse*), recognizing not only exemplary co-ops but also members whose personal success stories were made possible through the support of their co-operatives.



The celebration culminated with the Solidarity Night, where delegates came together in fellowship and festivity—dancing, networking, and celebrating the spirit of unity that defines the co-operative movement.



Democracy in Action

The final day, May 25, opened with a solemn Eucharistic Celebration and Worship Service, grounding the co-op movement in spiritual reflection. This was followed by the 51st Annual General Assembly, where delegates participated in the approval of resolutions, received updates on key programs, and engaged in discussions on the federation's strategic directions.

While voting was conducted exclusively online—beginning prior to the CO-OPvention and officially closing at 6:00 PM on Day 2—the

process ensured transparency, accessibility, and broad participation across the membership.

In the latter part of the agenda, the assembly witnessed the proclamation of the newly elected leaders, formally concluding the 2025 elections and reinforcing MASS-SPECC's commitment to democratic member control.

By around 2:00 PM, the General Assembly formally ended, wrapping up CO-OPvention 2025 on a note of unity and renewed commitment.

In an era marked by inequality, environmental crisis, and growing distrust in institutions, MASS-SPECC's gathering in Butuan City served as both a reminder and a rallying cry. Co-operatives are more than businesses — they are movements rooted in the values of self-help, equity, solidarity, and concern for community.

With co-op leaders, youth, women, members, and communities at the forefront, that better world is not just imagined — it is actively being built.

Economic highlights and market trends Q2, FY 2025

Amid significant economic challenges, the country underwent 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.

The following news reports are culled from local newspapers to highlight certain developments in the economy and Philippine society that may be of interest to co-operatives. Besides raising awareness, these reports can hopefully enhance strategic thinking and decision-making among co-op leaders and managers whom members of co-operatives depend on for direction and guidance.

ALMOST 19 MILLION JUNIOR, SENIOR HIGH GRADUATES IN 2024 CAN'T READ – PSA

Source: Philippine Daily Inquirer

A total of 18.96 million Filipino students who graduated from senior and junior high school in 2024 cannot read and understand a simple story.

This information was presented at the Senate education panel's hearing on Wednesday, with committee head Sen. Sherwin Gatchalian reacting to data presented by the Philippine Statistics Authority (PSA).

The PSA defined a functionally literate person as someone who can read, write, compute, and comprehend.

“If you look at the 2024 figure, there are 18 million students who the PSA detected that are senior high school graduates and junior high school graduates, but are not functionally literate. Meaning they graduated from our basic education system, but they cannot read, they cannot



Photo by: BusinessWorld

understand, and comprehend a simple story,” said Gatchalian.

According to the senator, this should not happen, considering that the very “basic goal” of education is for students to become functionally literate.

Data presented during the hearing, likewise, showed there are about 24.8 million Filipinos who have problems understanding a simple story.

BSP LAUNCHES MOBILE APP FEATURING REAL-TIME DATA, NEWS

Source: Business World

The Bangko Sentral ng Pilipinas (BSP) on Monday launched a mobile app that will feature real-time financial data and news to improve the public’s access to information and services from the regulator.

“The BSP mobile app was developed with a vision of bringing a seamless and convenient means for our stakeholders to access BSP information and services anytime, anywhere through their mobile phones,” BSP Technology and Digital Innovation Officer Reynaldo Florencio T. Zipagan said in a speech at the launch.

“This new platform aims to enhance your experience and encourage greater interaction with the BSP. Once downloaded, the app can be accessed anytime even offline and offers personalization to match your specific needs and interests. In launching this app, we are also aligning ourselves with global best practices set by leading central banks worldwide, such as the Federal Reserve Bank of New York, the Deutsche Bundesbank, and Bank Negara Malaysia,” BSP Managing Director Charina B. De Vera-Yap said.



Users will be able to access real-time financial data, policy decisions, and economic indicators on the app, the BSP said.

The mobile app will also keep users updated on BSP news, advisories, and announcements, and features the central bank’s chatbot called BSP Online Buddy or BOB. Users can also find information on BSP offices or branches through the app’s service locator.

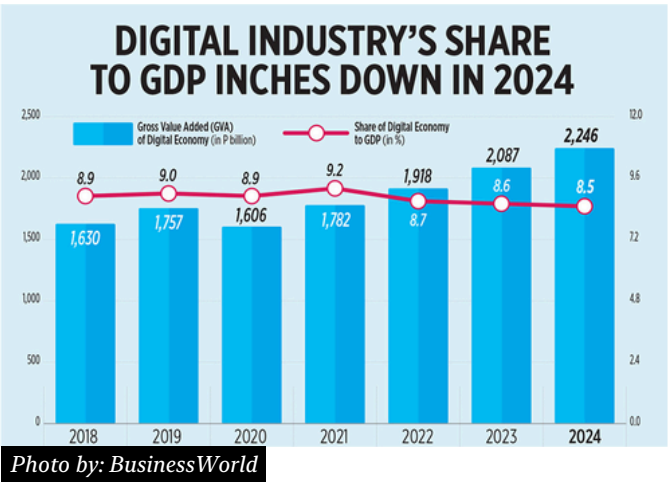


Photo by: BusinessWorld

The digital economy’s contribution to the Philippine economy was little changed at 8.5% in 2024 from 8.6% previously, the Philippine Statistics Authority (PSA) reported on Tuesday.

Citing preliminary data, the PSA said the 8.5% reading was the lowest since the PSA started compiling the indicator in 2018.

In terms of gross value added, digital

grew 7.6% to P2.25 trillion last year from P2.09 trillion in 2023, with growth slowing from 8.8% in 2023 and the weakest reading since the 8.6% contraction in 2020 during the pandemic.

According to the PSA, the digital economy is composed of digital transactions covering digital-enabling infrastructure, e-commerce, digital media and content, and government digital services.

DIGITAL ECONOMY'S SHARE OF GDP STALLS IN 2024

Source: Business World

Economy Secretary Arsenio M. Balisacan called digitalization a priority, citing the Philippine Development Plan (PDP).

“It is a top thrust of our government, digitalizing not just in the public sector but also the way the private sector deals with government. That is why there is so much effort put into digitalization,” Mr. Balisacan told reporters on the sidelines of an event on Tuesday.

FRAUD RATE IN PHL DIGITAL TRANSACTIONS ESTIMATED AT 13.4%, TRANSUNION SAYS

Source: Business World



The rate of fraud in Philippine digital transactions was estimated at 13.4% in 2024, exceeding the global average of 5.4%, according to a study by TransUnion Philippines.

Of the 18 markets analyzed, the Philippines posted the second-highest suspected digital fraud rate, behind India (19%).

According to TransUnion's H1 2025 Update to the State of Omnichannel Fraud Report, the average loss in fraudulent Philippine digital transactions was about \$768.

"While these figures are lower than the median of \$1,747 across global markets which TransUnion surveyed, the impact of falling victim to fraud remains significant," Yogesh Daware, chief commercial officer at TransUnion Philippines, said in a statement.

"Considering the average monthly wages in the Philippines, the losses constitute at least over two months'



Photo by: Philippine Daily Inquirer

GARBAGE WOES STILL FIXABLE, SAYS GROUP

Source: Philippine Daily Inquirer

As in many Holy Weeks past, the environmental group EcoWaste Coalition lamented that many of the country's most popular pilgrimage sites were littered with trash during the Holy Week.

But, the group said, the country's decades-old garbage woes go beyond churchyards and tourist sites because the problem is intertwined with the country's 116-million population.

"The solutions to our waste problems are already enshrined in our laws, like the Ecological Waste Management Act," said Von Hernandez, one of the founders of EcoWaste and currently global coordinator of the group Break Free

From Plastic.

"Faithful implementation by LGUs (local government units) of its key provisions, like waste segregation at source and composting for organics, would solve a big chunk of the problem," he added.

EcoWaste stressed the need for reform as it found Quiapo Church in Manila, Divine Mercy shrine in Marilao, Bulacan, and Our Lady of Grace shrine in Caloocan City already burdened with garbage even before the end of the Holy Week.

At the Our Lady of Lourdes Grotto Shrine in San Jose del Monte City in Bulacan province, EcoWaste said "heaps of trash greeted the visitors."

salary for most Filipino households."

The study incorporated input from 990 Filipino consumers surveyed between Nov. 21 and Dec. 11, 2024.

About 74% said they were targeted by fraudulent schemes in the last three months, exceeding the 53%

average across all markets surveyed, TransUnion said.

Some 34% of Filipinos said they lost money in fraudulent transactions, exceeding the global rate of 29%.

CO-OP Member Story

Inclusivity and Impact



FROM WORKER TO MULTIPRENEUR

The Story of Jhonyjie P. Cagalitan of Makilala Multi-Purpose Cooperative (MAK-MPC)

MICMA Trese Nanlimbasog Category 1st Runner-Up

In the heart of Cotabato lives Jhonyjie P. Cagalitan, whose story began not as a multipreneur, but as a worker striving to build a better life. In 2012, he found a partner in progress — Makilala Multi-Purpose Cooperative (MAK-MPC).

Financial hurdles initially held John back. But MAK-MPC saw potential where others might not. Through a loan from the co-operative, John secured the capital he needed to launch his first business: videoke

machine-making. This wasn't just a business; it was a turning point. MAK-MPC doesn't simply provide money; they empower their members. Jhonyjie, fueled by his entrepreneurial spirit, leveraged the success of his videoke business to secure additional loans. These loans became the stepping stones to new ventures — CCTV installation and WiFi vendo machines. John's hard work, coupled with MAK-MPC's support, paved the way for remarkable achievements.

By 2020, Jhonyjie wasn't just a businessman; he was a property owner. His success extended beyond his own walls. Last December, he shared his good fortune with his barangay, distributing gifts to his neighbors.

Jhonyjie's story paves the way for aspiring entrepreneurs. It's a powerful reminder that with a co-op like MAK-MPC by your side, dreams can transform into reality.

The Nanlimbasog Category of Mindanaw Co-operative Micro-Entrepreneur Awards (MICMA) is dedicated to members engaged in micro-enterprises, providing a stable income for their families with assets not exceeding Php 1 Million.

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