



Co-operatives as a Movement

MASS SPECC has been consistently harping on the idea of *co-operatives as a movement* for some years now. It comes from the realization that we are not quite there yet and that co-operatives have to be seen and recognized as one, if we are to move forward.

But what makes co-operatives a movement?

Shared principles and identity

Co-operatives are registered under the same law which requires them to subscribe to the co-operative values

and principles propounded by the International Co-operative Alliance. But the similarity might end there. Co-operatives may remain alone and unconnected to others or they may practice or not those values and principles or else practice them differently.

The *co-operative movement* does not become real under these circumstances. The same can be said even if they belong to the same organization or a federation for that matter.

For the *co-operative movement* to be real and discernible, co-operatives have to adhere to the same values

and principles and practice them at the same time. For it is the practice of those values and principles that really matter.

Co-operation among co-operatives

One principle that has often been ignored is the 6th co-operative principle of “co-operation among co-operatives.” This is painfully clear in Mindanao where many co-operatives still compete against one another and in the process negate one another in the marketplace. There is no movement to talk about even if co-operatives come together in meetings and in general assemblies.

This is one reason why co-operatives here and in the whole country have no impactful presence and their contribution to national development is hardly recognized. What we have right now are individualized and localized successes, mostly in the business sense as co-operatives grow in resources and expand their reach to many areas in the country.

Demonstrable socio-economic impact

Those successes, however, cannot yet be defined in terms of exemplifying the social side of the co-operative enterprise. Co-operatives, after all, are not ordinary businesses; they are organized for a social purpose – in the words of RA 9520, “as practical vehicle for promoting self-reliance and harnessing people power towards the attainment of economic development and social justice.” It is for this reason that co-operatives are registered and regulated separately from for-profit enterprises and other organizations, and they enjoy certain privileges like tax exemptions and other benefits under the law.

To be sure, there are gains that can be cited in the number of micro and small enterprises that have sustained and even improved their businesses with the help of the co-operative. Many children of members have finished school through the educational loans granted and, in some cases, the scholarships provided by the co-operative for families of poor members.

After many years of neglect, farmers are starting to benefit from the more focused interventions in the agricultural sector and from the innovative approach now employed by some co-operatives in increasing the income of farmers. This has been accomplished by improving farm practices and productivity, giving



Youth Congress, CO-OPvention 2025



Manager's Congress, CO-OPvention 2025



Gender Congress, CO-OPvention 2025



Education Committee Forum, CO-OPvention 2025

farmers better access to markets and, more significantly, increasing farmers' share in the value-adding activities of the co-operative.

There are other gains that can be cited, especially by those co-operatives that have taken seriously their mission of improving

the lives of their members and contributing to the development of the community.

Unfortunately, these gains are limited and invisible to the public because they are mostly confined to the individual efforts of co-operatives. Their impact has not been felt by society because of this singularity but also because there is no consistency in the pursuit of their social mission: Not all members share the benefits derived from the growing resources of co-operatives and many are still left behind. And co-operatives continue to measure their success in terms of growth in assets and income rather than their overall impact on the lives of their members.

Undeveloped ecosystem

Co-operatives that make up a federation like MASS SPECC are parts that are not yet fully functioning as an interdependent and mutually reinforcing whole.

For one, membership in the federation is circumscribed by multipolar relationships. (There are just too many federations, unions, and similar groupings in the country!)

Thus, it a constant struggle for the federation to harmonize standards or even develop a consensus around

issues affecting co-operatives as a whole.

For another, operating systems that can bring co-operatives closer together are disjointed as individual co-operatives still prefer to do or go it alone.

Thus, support systems that are much needed now to support the continued growth of co-operatives and elevate them to the level of an industry, like a liquidity fund, a stabilization fund, or a deposit insurance system that can support all co-operatives, are sorely lacking. It is difficult to imagine co-operatives in the country moving forward without such support systems – and the collective desire to work together as a movement. RMV



Agro-Enterprise Clustering Approach Module 2 Training . 2025



IT Forum on Cyber Security and Artificial Intelligence, 2024



Management Development Program Batch 2025



Coops vs Plastics Eco Trash Bin Initiative by SCOOPS

QUARTERLY HIGHLIGHTS

BUILDING FUTURES TOGETHER



MASS-SPECC launches 60th Anniversary with ‘Movement Toast @ 60’

MANOLO FORTICH, Bukidnon — MASS-SPECC Cooperative Development Center officially launched its 60th Anniversary celebration through a symbolic “Movement Toast @ 60” held during the Mindanao Cooperative Managers Club (MCMC) Fellowship at Dahilayan Forest Park last February 26, 2026.

The ceremony gathered co-operative leaders and managers from across Mindanao in a shared moment of reflection and commitment as the federation begins its milestone year.

The 60th Anniversary traces its roots to the founding of Southern Philippines Educational Cooperative Center (SPECC) in 1966, the pioneering institution from which MASS-SPECC evolved. The milestone therefore honors both the federation’s present accomplishments and the enduring legacy of the movement that gave rise to it.

In her message, MASS-SPECC Chief Executive Officer Bernadette O. Toledo highlighted the federation’s six decades of service to the co-op movement.

“For 60 years, MASS-SPECC has stood as a pillar of co-operative development, empowering communities, nurturing leaders, and strengthening co-ops across Mindanao and beyond,” she said. She added that the federation is now formally opening its anniversary celebration after earlier previews in past events.

“We are no longer just teasing it. We are formally and proudly launching the official kickoff of MASS-SPECC’s 60th Anniversary,” the CEO said.

Collective pledge from Mindanao co-ops

The highlight of the launch was the “Movement Toast @ 60,” where participants raised commemorative glasses in a collective expression of unity and commitment to the co-op movement.

Representatives from various regions took part in the ceremonial toast, including leaders from Zamboanga-Basilan-Sulu-Tawi-Tawi, Region 9, Region 10, Region 11, Region 12, and Caraga.

Each representative expressed support for strengthening co-op values and advancing inclusive development in their respective areas.

The activity emphasized shared responsibility among co-operatives as MASS-SPECC enters its 60th year.

Honoring legacy and looking ahead

The program also featured a recorded message from co-op pioneer Leonor Luna, recognizing the contributions of early leaders who helped establish and expand the movement in Mindanao.

A teaser video of upcoming anniversary activities was also presented, outlining initiatives that will mark the year-long celebration. The launch highlighted the importance of unity and collaboration among co-op leaders as they continue to build on the gains of the past.

As MASS-SPECC begins its 60th Anniversary celebration, the event underscored a common message among participants that the co-operative movement moves forward through shared leadership, sustained commitment, and collective action.





Co-op managers gather for MCMC Fellowship, MASS-SPECC's 60th Anniversary launch

Co-operative managers from across Mindanao gathered at Dahilayan Forest Park for the Mindanao Cooperative Managers Club (MCMC) Fellowship, a two-day dialogue aimed at strengthening collaboration among co-operatives while officially launching the 60th Anniversary celebration of MASS-SPECC Cooperative Development Center.

Held on February 26–27, 2026, the fellowship carried the theme “MASS-SPECC @ 60: Reviving the Ideals, Renewing the Movement,” bringing together co-op managers to discuss sectoral issues, share operational insights, and identify collective actions to further strengthen the co-operative movement in Mindanao.

Advancing sector standards and cooperation

One of the key discussions during the gathering focused on the need for greater standardization among co-operatives.

Presenting survey results from Kidapawan City, Romulo Villamin, Managing Director of the Institute of Cooperative Studies (ICS), emphasized the importance of data-driven decision-making.

“There should be standardization,” Villamin said. “We need clear categories and reliable data as the basis for our decisions,” highlighting the need for co-ops to adopt common frameworks for operations and member services.

MASS-SPECC CEO Bernadette O. Toledo shared that the fellowship provided an opportunity for co-op managers to collectively advocate for policy improvements.

“The goal is to come up with standardized positions. Through MCMC, we can develop a position paper and formally raise our recommendations to the Cooperative Development Authority (CDA).”

*Bernadette O. Toledo
MASS-SPECC, CEO*

MCMC President Venus Lubguban also raised key insights on regulatory interpretation, particularly on existing CDA policies.

“We truly believe that the CDA has good intentions in this, but there are certain concerns because the circular states that it covers ‘all’ loan applications.” She further emphasized the importance of collective action among co-operatives in addressing policy concerns.

“When the circular states it that way, we interpret it accordingly. That is why I suggested that this be raised within MCMC, so that as a group, we can collectively request a review, perhaps it should not cover all. But if the CDA says all, then we have no choice but to implement it fully.”

Recognizing the role of co-op managers

Another key theme of the fellowship was the importance of supporting co-op managers who lead the day-to-day operations of their organizations. “Who really drives the mission and vision of a co-op? It is the managers on the ground,” the CEO said. “That is why they must be given the right support, benefits, and compensation.”

Discussions also highlighted the need for competitive compensation for co-op employees to ensure integrity, professionalism, and sustainability in operations. Deputy CEO for Operations Melissa Alado shared the vision of expanding co-op services through digital platforms and stronger operational systems.

“Our dream is for co-operative members to access financial services anywhere, anytime,” she said. “But we must always center our work on our vision that all members enjoy a better quality of life.”



Strengthening financial protection systems

On the second day, discussions shifted toward long-term financial resilience for co-operatives, particularly the development of a deposit protection or guarantee system for co-op members in Mindanao.

Villamin noted that co-op investment funds have continued to grow, reflecting the strength of collective financial management.

“Our investment fund has been performing well. Dividends continue to grow, and our investments remain secure,” he said.

The MASS-SPECC CEO emphasized that building stronger financial safeguards is essential for the stability of the co-operative sector. “We need to build our own deposit guarantee system. This is not only about deposits, it is about protecting the stability of co-operatives and safeguarding our members,” she explained.

Kick-off of MASS-SPECC’s 60th year

The fellowship also marked the official kick-off of MASS-SPECC’s 60th Anniversary, celebrating six decades of leadership in co-operative development in Mindanao.

For many participants, the gathering reaffirmed the importance of collaboration among co-op managers in shaping the future of the movement.

As MASS-SPECC begins its anniversary year, the message of the fellowship was clear: strengthening co-operatives requires shared leadership, collective action, and a renewed commitment to the co-operative values and principles.





Pinoy Coop Mobile Expands Digital Services Across Co-operatives Through General Assemblies and Community Launches

As co-operatives continue to embrace digital transformation, Pinoy Coop Mobile (PCM) is strengthening its presence across Mindanao through a series of successful launches and integrations during major co-operative gatherings and general assemblies.

Anchored on the vision of making financial services more accessible, efficient, and secure, PCM enables co-operatives to deliver faster and

more convenient services — one tap at a time.

One of the latest milestones was the launch of PCM at the Iligan City Government Employees xMulti-Purpose Cooperative (ICGEMPC) during a flag-raising ceremony at the Anahaw Amphitheater in Iligan City, forming part of the kick-off celebration of MASS-SPECC's 60th Anniversary. The launch introduced members to digital services such as

loan payment, fund transfers, bills payment, and e-wallet services.

To encourage early adoption, the first 100 members who downloaded the app received ₱100 credited to their wallets and a raffle draw entry. ICGEMPC later integrated PCM into their 25th Annual General Assembly at Robinsons Place Iligan as its official registration platform, with 247 members successfully checking in digitally.





PCM adoption has since extended to other co-operatives across Mindanao. Members of Toril Community Cooperative witnessed its official launch during their March 8, 2026 General Assembly at the Toril New Gym, while the Polomolok Multi-Purpose Cooperative launched PCM alongside their General Assembly at the Polomolok Municipal Gym. In Bukidnon, the Bukidnon Government Employees Multi-Purpose Cooperative recorded an impressive 608 downloads and registrations during their General Assembly launch. PCM was also officially launched at the 24th Annual General Assembly of Bansalan Cooperative, held at the Davao del Sur Coliseum in Digos City.

Pinoy Coop Mobile allows members to access ATM savings balances, loan and share capital inquiries, fund transfers, bills payment, e-wallet transactions, and insurance services through their mobile devices.



By reducing over-the-counter transactions and long queues, the platform improves operational efficiency while enhancing member convenience.

The continued rollout of PCM reflects MASS-SPECC's broader

advocacy of promoting digital solutions for a better life — helping build inclusive, member-centered, and future-ready co-operative communities.

Safe. Fast. Secure. One tap at a time.

AdvocaSEE Corner:



Leading like Babaylans: Women co-operators take the spotlight in MASS-SPECC's CooperaTALKS!

Women from different generations and sectors of the co-operative movement shared inspiring stories of leadership, resilience, and service in a special episode of CooperaTALKS, the talk show and podcast platform of MASS-SPECC Cooperative Development Center.

Titled "Lead Like the Babaylans: Celebrating Women in the Co-operative Movement," the episode was launched in celebration of National Women's Month 2026 and as part of the lead-up activities for the federation's 60th Anniversary. Inspired by this year's Women's Month theme, the discussion highlighted women who lead with wisdom, courage, and compassion, much like the Babaylans of pre-colonial Filipino communities.

The episode brought together Jenny Fe Linsanay of Jobnet Multipurpose Cooperative, Joemmy Estabillo Remotegue of Bansalan Multipurpose Cooperative, and Rica Mae H. La Fuente, a member of Oro Integrated Cooperative and teacher at City College of Cagayan de Oro. Their stories reflected the many faces of women in the co-operative movement.

Stories of growth through co-operatives

Linsanay shared how she began as a laundry staff member deployed to a factory through Jobnet Multipurpose Cooperative before gradually rising through leadership roles, from team leader and committee member to board member, chairperson, and eventually management staff.

She said the journey helped her understand the deeper identity and purpose of co-operatives.

For Remotegue, her co-op story began with a one-month contractual role more than two decades ago. As the organization grew, so did her responsibilities, eventually leading her to become a senior loan processor. She emphasized that co-operatives are more than places to borrow money, but institutions that educate, guide, and help members build sustainable lives.

La Fuente represented a younger generation of co-operators. Introduced to the co-op through a youth savings program as a child, she grew up learning the value of saving and responsible financial decisions. Now a teacher and young mother, she continues to advocate financial literacy and practical money management among today's youth.

Women overcoming challenges

The conversation also explored the unique challenges women face in leadership, work, and family life.

Linsanay spoke candidly about leading workers with different personalities in a traditionally male-dominated environment, sharing that patience and perseverance helped her grow stronger as a leader.

Remotegue, who represents the persons with disabilities sector, recounted experiences of discrimination and doubt from others. Yet she stressed the importance of believing in oneself and proving that disability does not limit one's ability to contribute and lead.

La Fuente reflected on balancing motherhood, work, and financial responsibilities as a young professional, highlighting the sacrifices many women quietly make for their families while still pursuing their goals.

Building a more inclusive future

Asked about the future of co-operatives, the guests emphasized the need for stronger financial literacy programs, continued member education, and more inclusive support systems for women, mothers, youth, and marginalized sectors.

They also affirmed that women bring valuable strengths into co-operatives such as empathy, adaptability, patience, resourcefulness, and sound decision-making.

In one of the episode's memorable lines, host Carmel Neri-Dytingco declared: *"We are not 'just' women, we are women."*

The episode concluded with a recorded closing message from Dir. Lourdes Bernadette Luad, Chairperson of the federation's GAD Committee and one of the Women Representatives to the Board of Directors. In her message, she honored the strength, leadership, and invaluable contributions of women across the co-operative movement, while encouraging the continued building of co-operatives where every woman has the space to contribute, grow, and succeed.

Voices that strengthen the movement

Produced through the collaboration of the federation's 60th Anniversary Committee, GAD Committee,

and communication team, the special episode reflects MASS-SPECC Cooperative Development Center's continuing efforts to amplify stories and voices that matter within the co-operative movement. The full episode may be viewed on the official Facebook Page and YouTube Channel of MASS-SPECC Cooperative Development Center.

As MASS-SPECC marks six decades of service, initiatives like CooperaTALKS continue to show that co-operatives transform lives, especially when women across generations are empowered to lead, be heard, and thrive.



Economic highlights and market trends Q1, FY 2026

These reports aim to equip co-operators with a comprehensive analysis of the economic landscape and market trends that shaped the Philippines in the first quarter of 2026.

Amid significant economic challenges, the country underwent transformative changes that profoundly influenced 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: Alamy, Zairon Jacobs

AGRI, TOURISM DEP'TS SIGN FARM TOURISM AGREEMENT

Source: *Business World*

The departments of Agriculture (DA) and Tourism signed a memorandum of agreement on Monday to expand farm tourism and strengthen the links between the food production industry and travel.

In a statement, the DA said the two departments committed to aligning their programs, infrastructure development, and promotional efforts to position the Philippines as

a leading food and gastronomy destination.

According to the DA, the agreement builds upon programs authorized by the Tourism Act of 2009 and the Farm Tourism Development Act of 2016.

The two departments agreed to coordinate their efforts to expand farm tourism destinations, promote

Filipino cuisine, and integrate agricultural priorities into tourism planning.

The DA's farm-to-market road projects will also be aligned with tourism circuits overseen by the Tourism Road Infrastructure Program to improve farm logistics and access to emerging destinations.

AGRICULTURE SPENDING REFOCUSSED ON REDUCING POVERTY, STABILIZING SUPPLY

Source: *Business World*

The Department of Agriculture (DA) said it is recalibrating its spending with a shift away from “fragmented, input-driven” programs toward a results-based framework aimed at raising farmer income and minimizing supply shocks.

Speaking at the Big Bold Reform forum organized by the Department of Finance and the Bangko Sentral ng Pilipinas, Agriculture Secretary Francisco P. Tiu Laurel, Jr. said decades of government spending have failed to significantly improve rural incomes or stabilize food supply, prompting the administration to rethink the economics of Philippine agriculture.



Photo by: CARE Philippines

“Despite sustained public spending, outcomes on the ground remain fixed... Productivity gains have been uneven, farmer incomes remain low, and food supply shocks continue to affect consumers,” he was quoted as saying in a statement.

The DA said its new approach will focus on investing in poor areas with weak productivity and strong production potential.

FARM CLUSTERING DEEMED CRUCIAL IN OVERHAUL OF HIGH-VALUE CROPS

Source: *Business World*

Farm clustering and consolidation will be needed to achieve economies of scale in high-value crops, which are being reorganized by the Department of Agriculture (DA), former officials said.

Former Agriculture Secretary William D. Dar said the fragmentation of farms continues to limit productivity and competitiveness.

We have a problem of small land holdings, hence there are no economies of scale.

“We need to enhance farmer clustering and boost productivity to have sufficient volume and quality products,” he told BusinessWorld via Viber.

“Those crops or value-added products for export must be scaled up in areas where we can optimize production. We can have mango districts, cacao districts, and others,” he added.

Former Agriculture Undersecretary Fermin D. Adriano said farm consolidation is also key to strengthening supply chains and supporting rural enterprises.



Photo by: Manila Bulletin

MINIMUM WAGES RAISED IN MOST PHILIPPINE REGIONS

Source: *Business World*

The Philippine government has wrapped up most of its 2025 regional minimum wage reviews, leading to a round of pay increases for workers across the country, the Department of Labor and Employment (DoLE) said.

Fourteen regional wage orders covering private sector workers were issued last year by Regional Tripartite Wages and Productivity Boards, the agency said in a statement.

These covered the National Capital Region (NCR), Cordillera Administrative Region (CAR), Ilocos Region, Cagayan Valley, Central Luzon, Calabarzon, Mimaropa, Western Visayas, Central Visayas, Eastern Visayas, Zamboanga Peninsula, Northern Mindanao, Soccsksargen and Caraga.

The increases ranged from P20 to P100 daily.

The NCR kept the highest minimum wage level nationwide, with daily rates ranging from P658 to P695. Other regions approved more modest adjustments, reflecting differences in local economic activity, cost of living and productivity conditions.

DoLE estimates that more than 4.5 million minimum wage earners in private establishments directly benefited from the wage adjustments in 2025. About 755,000 domestic workers were also covered by the revised rates.

Separate wage orders were also issued for domestic workers. DoLE said 11 wage orders covering domestic workers were released in the CAR, Ilocos Region, Cagayan Valley, Central Luzon, Mimaropa, Western Visayas, Central Visayas, Eastern Visayas, Northern Mindanao, Soccsksargen and Caraga. These orders granted monthly minimum wage increases ranging from P300 to P2,000.



Photo by: PhilStar

PHILGUARANTEE, DTI EXPAND CREDIT SUPPORT FOR RURAL AGRIBUSINESS

Source: *Business World*

The Philippine Guarantee Corp. (Philguarantee) on Tuesday said it partnered with the Department of Trade and Industry (DTI) to widen access of farmers' cooperatives and rural agribusinesses to financing.

In a statement, the state-run guarantee firm said it signed a memorandum of understanding (MoU) agreement with the representatives from the Rural Agro-enterprise Partnership for Inclusive

Development and Growth (RAPID) project to extend credit guarantees under the Agricultural Guarantee Fund Pool (AGFP).

“Under the MoU, eligible cooperative hubs and agricultural actors supported by RAPID Growth can access AGFP credit guarantees, helping financial institutions offer unsecured loans with reduced risk,” it said.

The RAPID project seeks to intensify agro-enterprise development in rural areas.

Philguarantee Senior Vice-President Emmanuel R. Torres said limited access to financing has long held back rural enterprises, despite farmers' skill and drive to grow.

The initiative is expected to bolster agribusiness and inclusive finance, and to create sustainable employment and livelihoods across Mindanao, it said.

PHL BANKS' LOANS TO MICRO, SMALL AND MEDIUM BUSINESSES UP 5% AT END-2025

Source: *Business World*

Philippine banks disbursed more loans to micro, small and medium enterprises (MSMEs) at end-2025 versus the prior year, Bangko Sentral ng Pilipinas (BSP) data showed.

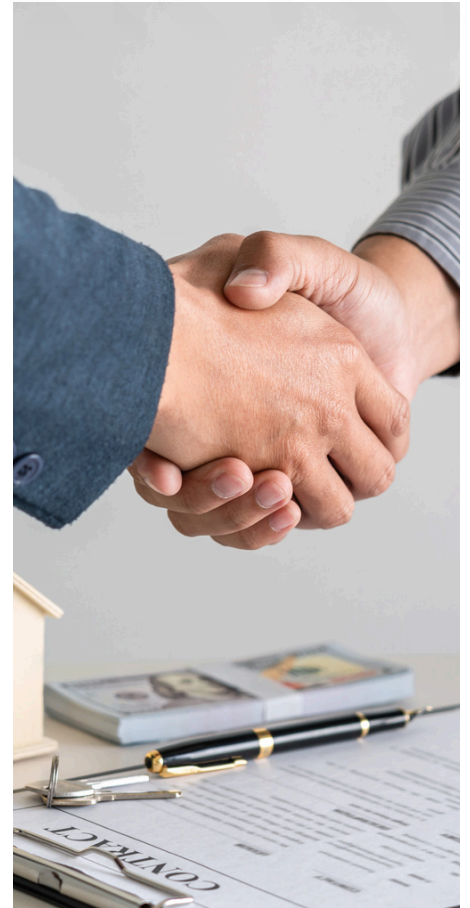
As of end-December 2025, bank lending to MSMEs reached P574.8 billion, rising by 5.23% from P546.22 billion in the previous year. This was also 7.14% more than the P536.51 billion recorded at end-September 2025.

However, this accounted for just 4.73% of the industry's P12.143-trillion loan book, which is net of exclusions.

"The data show that banks are lending more to MSMEs, which is a positive sign, but the bigger message is that MSMEs are still underfinanced," Jonathan L. Ravelas, a senior adviser at Reyes Tacandong & Co., said in a Viber message.

"At just 4.73% of total bank loans, this is far below their importance to jobs and growth."

He said risks associated with lending to MSMEs limit their access to financing.



PHL DIGITAL PAYMENT LANDSCAPE NOW MATURING

Source: *Business World*

The Philippines' digital payment landscape is likely to develop further this year as more Filipinos prefer to go cashless, with interoperability expected to be a priority as consumers want frictionless transactions.

Digital payments now have a bigger role in everyday commerce in the country and has now become a necessity for both consumers and merchants from just being a nice-to-have, according to Fiuu, a payments service provider operating in Southeast Asia, including the Philippines.

This shift was partly driven by the Bangko Sentral ng Pilipinas' (BSP) push to digitalize retail transactions to improve financial inclusion and the development of the country's real-time payments infrastructure, which has led to the growth of cashless and contactless transactions.

"The digital payment landscape is moving into a more mature phase as we enter 2026, shaped as much by infrastructure and regulation as by consumer behavior," Fiuu Chief Executive Officer Eng Sheng Guan said.

Consumers in the Philippines now expect convenience, value, and security as standard when making online payments, the company said.

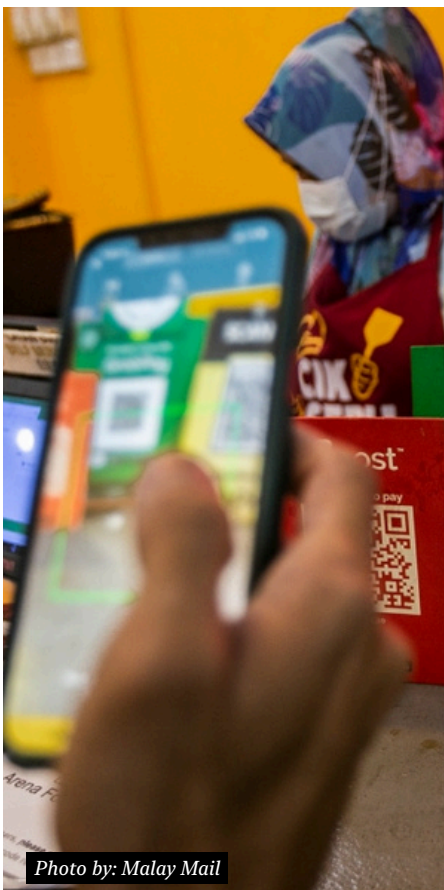


Photo by: Malay Mail

YOUNG FILIPINO ADULTS PREFER HUMAN FINANCIAL ADVISERS OVER ONLINE TOOLS

Source: *Business World*

Young adults in the Philippines prefer to get financial and insurance advice from humans over online resources, a study by Prudential plc showed.

“Young adults in the Philippines actively seek guidance from human advisers and are less inclined to rely on digital tools for financial management. When it comes to insurance, the human touch matters most,” the insurer said in the report titled “Financial Mindset of Young

Adults in Asia.” There were 657 Filipino respondents aged 20 to 35 for the survey.

The results showed that Filipinos are people-based planners as 76% of these respondents said they prefer human advisers, while the remaining 24% prefer digital tools.

This was the widest gap seen among the seven markets included in the study, which were the Philippines, Hong Kong, Indonesia, Malaysia,

Singapore, Taiwan, and Thailand. Indonesia had the most digitally progressive respondents, with only 51% preferring human advisers. Among the total 5,348 respondents surveyed across all seven markets, 64% said they prefer human advisers, while the remaining 36% prefer digital tools.

Majority of the Filipino respondents said they rely on human interactions for financial guidance, with 81% having met or spoken with a financial adviser in the past five years.



VILLAGE-BASED FEED PROGRAM TO TAP CO-OP AGRIBUSINESSES

Source: *Business World*

The VFCCP will equip organized farmer groups with the infrastructure, machinery, and technical capacity necessary to produce high-quality corn- and forage-based livestock feed.

The Department of Agriculture (DA) said it is launching a village-based feed supply program, which aims to boost corn and livestock production, cut feed costs, and improve rural incomes through cooperative-led agribusiness.

The Department of Agriculture (DA) said it is launching a village-based feed supply program, which aims to boost corn and livestock production, cut feed costs, and improve rural incomes through cooperative-led agribusiness.

The Village-Type Feed Complete Chain Project (VFCCP), authorized by DA Memorandum Circular No. 2, aims to establish localized, self-sustaining feed production within rural communities.

The Village-Type Feed Complete Chain Project (VFCCP), authorized by DA Memorandum Circular No. 2, aims to establish localized, self-sustaining feed production within rural communities.

The VFCCP will equip organized farmer groups with the infrastructure, machinery, and technical capacity necessary to produce high-quality corn- and forage-based livestock feed.

The DA said the limited availability of affordable, quality, and consistent feed drives up production costs, reduces productivity, and causes frequent feeding disruptions, particularly among smallholder raisers.

Under the VFCCP, the DA will set aside a maximum budget of P40 million for each viable project, depending on the approved components and readiness of the recipient.

YOUNG FILIPINO WORKERS GROW DIGITAL BUT FACE RISING UNEMPLOYMENT

Source: *Business World*



Photo by: Sugbo PH

The Philippines' youth workforce expanded and grew more digital in 2025, but rising unemployment and persistent gaps between available jobs and young workers' readiness continue to test the country's ability to turn its demographic advantage into sustained economic gains.

Youth participation in the labor force fell to 31.6% at end-November 2025

from 32.4% a year earlier, while unemployment in this group rose to 11.7%, or 744,000 unemployed young Filipinos.

Meanwhile, underemployment among the 5.62 million employed youth improved to 9.4% or 528,000 people, from 9.7% a year earlier. These figures show that while more young people are entering the labor

market, many face persistent challenges in securing stable or full-time jobs.

Patrick P. Patriwirawan, Jr., director at the Department of Labor and Employment (DoLE) Bureau of Local Employment, said the rise reflects structural and seasonal factors, including school re-enrollment cycles, while highlighting why youth indicators remain central to labor policy.

CO-OP Member Story

Inclusivity and Impact



Bread to Breakthrough

The Story of Teodoro Catiag of MSU-IIT National Multi-Purpose Cooperative

In a small corner of Tubod, Iligan City, the aroma of freshly baked bread tells a story of persistence and family. At the heart of this story is Teodoro Catiag, a former assistant baker who turned his years of hard-earned experience into a thriving enterprise now known as Rovic's Bakeshop.

Teodoro began as a baker for over a decade before finally taking a leap of faith in 2018 with the support of his wife, Rosemarie, and the encouragement of his family, many of whom are also members of MSU-IIT NMPC. It was through a flyer from the co-operative that he first learned about its services.

With a small sari-sari store and income from ice and frozen products

distribution, he started saving.

When the time was right, he took his first loan of ₱2,000. That modest step eventually led to the birth of their bakery.

By 2018, Rovic's Bakeshop opened in Tubod Talipapa. As the business grew, they expanded with branches in Marawi, Tambacan, and other areas, reaching as far as Lanao del Norte. They began distributing bread, biscuits, cookies, and snacks to mountain communities and marketplaces, using delivery vehicles purchased with co-op loans. From a ₱150,000 loan to purchase baking equipment to a ₱400,000 loan for a delivery vehicle, each milestone was powered by Teodoro's good standing

as a Class A member of MSU-IIT NMPC.

Today, Rovic's Bakeshop supports 18 workers, including family members, neighbors, and former co-workers. Teodoro and Rosemarie ensure that their employees are not only paid on time but also provided with meals, lodging, bonuses, and assistance for medical needs. Every December, they share simple joys and give back to their team, recognizing the shared effort behind their success.

Beyond profit, Teodoro believes in purpose. He credits God, hard work, and his co-op for transforming his life. "We started small, but with effort, sacrifice, and prayer, we grew," he shares. "MSU-IIT NMPC has been with us every step of the way."

The Mauswagon 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 a minimum asset value of Php 1 Million, not exceeding Php 3 Million.

For further inquiries, please contact:

INSTITUTE OF COOPERATIVE STUDIES (ICS)
 MASS-SPECC Cooperative Development Center,
 Tiano-Yacapin Sts., Cagayan de Oro City
 Telefax: (088) 856-5753 (ICS line) or (088) 856-2339 loc 16
 Email: ics@mass-specc.com | Website: mass-specc.coop

MASS-SPECC Davao, Anahaw Road,
 Anahaw Village, Ma-a, Davao City, Philippines
 elefax: (082) 244-1096

