

The Implementation of Selected Republic Act 9520 Provisions Among Multi-Purpose Cooperatives in the City of Mati

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Abstract

This research study investigates the implementation of Republic Act 9520 (RA9520) provisions in Multi-Purpose Cooperatives, focusing on their purposes, objectives, and by-laws, while analyzing the demographic profile of cooperative members. Utilizing a descriptive-evaluative research design with a sample size of 385 active members, the study reveals a mature membership base, with a higher representation of females and a strong emphasis on longevity and commitment within cooperatives. The findings also indicated a very high level of implementation of the legislation, with By-Laws received the highest rating. Significant differences were observed in the implementation of cooperative purposes and objectives based on years of cooperative existence and membership. The study concluded that the MPCs in the City of Mati consistently adhere to RA9520, particularly emphasizing compliance with By-laws and objectives. However, variations in responses were noted when considering the demographic profiles of members.

Keywords: Articles, Cooperative, Implementation.

1 Introduction

Cooperative encounter various challenges such as globalization, compliance with national laws, organizational issues, and governance complexities, leading to operational failures. [1] Challenges including lack of education, resource mismanagement, limited market access, member delinquency, and inadequate government support have plagued the Philippine Cooperative Movement, resulting in the dissolution of poorly managed cooperatives. [2,3,4,5,6]

Cooperatives play a vital role in driving social progress and economic development, particularly in rural areas, serving as pivotal mechanisms to combat poverty and unemployment globally [7, 8]. However, challenges persist for cooperatives, as highlighted by Senator Zubiri, who underscored the competitive disadvantages faced by cooperatives compared to commercial enterprises due to limited capital resources [9].

The Republic Act 9520, also known as the Philippine Cooperative Code of 2008, stands as a foundational framework aimed at fostering the establishment and growth of cooperatives to promote self-reliance, economic development, and social justice. The Act emphasizes the importance of cooperative missions, visions, and goals in benefiting members and communities while ensuring transparency, accountability, and good governance within cooperatives. Multi-purpose Cooperatives (MPCs) are pivotal in rural

development and poverty alleviation, acting as vehicles for community engagement and economic progress. [10]

Despite the significance of RA 9520 and the role of MPCs in societal advancement, there remains a gap in understanding the practical implementation of its provisions, particularly in the City of Mati. Thus, this study was intended to evaluate the implementation of selected RA9520 provisions of Multipurpose Cooperatives in the City of Mati using three provisions: Article 6 – Purposes of Cooperatives, Article 7 – Objectives and Goals of Cooperatives, and Article 15 - the by-laws of cooperatives. The study further assessed the significant difference on the implementation of the selected provisions according to their demographic profile. Thus, this led to a hypothesis which was tested at $p \leq 0.05$: There is no significant difference in the implementation of selected provisions of RA9520 when respondents were grouped according to their demographic profile.

2 Related Literatures

2.1 Philippine Cooperative Code of 2008 (RA 9520)

The passing of RA9520 otherwise known as the Philippine Cooperative Code of 2008 has led to an increased cooperatives members and has empowered many cooperatives, contributing to economic progress.[11] A study conducted in Northeastern Cagayan, Philippines, evaluated the social audit performance of cooperatives in relation to their compliance with RA9520. The research focused on assessing their social responsibility and governance obligations. The findings revealed that most cooperatives in the area were micro-scale and prioritized clean and green initiatives. However, only 80% of the cooperatives allocated a budget for social audit requirements, indicating the challenges faced in implementing social responsibility programs. [12]

Cooperatives play a significant role in the economic and social development of a country, acting as partners to the government. In the Philippines, the Philippine Cooperative Code of 2008 - RA 9520 was established to promote and support the growth of cooperatives. The Cooperative Development Authority (CDA) was assigned to regulate and assist cooperatives in their operations. According to CDA statistics in 2012, multipurpose cooperatives combine various business activities and operations, offering a wide range of services and goods to their members. People trust and join cooperatives to fulfill their social, economic, and cultural needs, contributing to the cooperative movement in the country. [13]

2.2 Demographic Profile of cooperative members

Determining the demographic profile of the respondents is essential in identifying who might be the possible people that are willing to be part of a cooperative.[14] Cooperatives that reflect the diversity of their community are more likely to address community needs effectively, leading to increased community support and engagement. Understanding the sociodemographic profile of cooperative members allows leaders to tailor strategies and programs to maximize their potential for success.[9] A research study showed that members of cooperatives are typically middle-aged 40 and above, female, with regular membership which implies that members are a head member. [15]. Cooperatives members were in the age above 50, which implies minimum participation of youth in agriculture cooperatives. [16] According to Yang Xuan, farmer's cooperatives in Baoding city face a lack of strong cooperation due to the advanced age of their members.[17] Mubirigi found that Kenyan cooperatives struggle to attract young people to engage in agriculture, as many of them are resistant to working in this sector. [18] Interviews with leaders on both sides revealed that youth only join cooperatives to secure loans, and if they are unsuccessful, they leave. This has resulted in agricultural cooperatives being predominantly made up of women and adults.

In Nigeria, men predominated in cooperatives.[19] Furthermore, a prior study found that substantial obstacles prevent women in poor nations from actively participating in cooperatives. These obstacles are a result of false beliefs about women's major roles, which are domestic and reproductive duties. [20]

2.3 Article 6 – Organization and purposes of cooperatives

This article provides a guideline for cooperatives to encourage thrift, generating funds, promoting production and marketing, providing goods and services, developing expertise, acquiring lands, insuring losses, promoting economic, social, and educational status, establishing cooperative banks and operating public markets. Thus, Article 6 defines the obligations and responsibilities that cooperatives have toward their members and the community, in which it determines how cooperatives should operate.

Garcia emphasized that achieving cooperative goals aligns with the positive impact of strong organizational purpose on cooperative performance and member satisfaction.[21] Sung & Hyun in their study on member-centric services and cooperative success, emphasized cooperatives commitment to meeting member needs.[22] However, Smith & Brown, emphasizes the significance of housing benefits in enhancing member welfare and community development, stressing the need for effective implementation strategies to maximize benefits for cooperative members.[23]

2.4 Article 7 – Objectives and goals of cooperatives

The article states the primary objective of a cooperative. To improve the quality of life for its members by providing goods and services, promoting equitable distribution of net surplus, offering optimum social and economic benefits, teaching efficient cooperative practices, promoting cooperative practices in business and management, allowing lower-income groups to increase ownership in the nation's wealth, and cooperating with government and other organizations. Thus, article 7 establishes the objectives that cooperatives should aim to meet, which will in turn defines the way they are governed.

John & Andrew emphasized the significance of partnerships in achieving sustainable development goals and fostering growth opportunities within the cooperative sector.[24]

2.5 Article 15 – the by-laws of cooperative

This article covers the duties, obligations, and educational qualifications for committee members, directors, and officers. In addition, it includes internal workings of cooperatives, including decision-making procedures, member rights and obligations, and cooperative resource management. By laws provide a framework for the operation and management of an organization. Thus, these article function as a rulebook for cooperatives. There is a critical role of good governance, including participation, accountability and transparency, in enhancing the competitive performance of cooperatives.[25]

2.6 Implementation of RA 9520

Co-operatives face several challenges for poor smallholders operating in them, including difficulty in interacting with the market, lack of understanding of their country's context, general management challenges, limited member participation, and side-selling. [26] These challenges stem from the small quantities of inputs and produce, lack of understanding of business culture and norms, and informal rules that limit their ability to benefit from commercial transactions. General management challenges include a lack of transparency between the governing board and general members, as well as a lack of leadership and managerial skills. Limited member participation can also be a challenge, as many farmers have individual businesses or other activities, and some members may not actively participate due to a lack of self-confidence.[27] Multipurpose Cooperatives performance are hamper for some factors, such as low equity base, aging members with diminished energy to participate in cooperatives activities and lastly is the mediocre recording.[10]

One significant factor in contributing to the success of cooperatives is compliance and that the principle behind compliance is all about organizational commitment.[28] Cooperatives culture of compliance is about doing what is legally and lawfully right manifested by exact fulfillment and compliance with regulatory provisions as mandated by law.

Above literature review emphasized the significance of the Philippine Cooperative Code of 2008 (RA9520) for Multipurpose Cooperatives, highlighting demographic influences on cooperative dynamics. Challenges in attracting youth and gender disparities in cooperative members are evident. Articles 6, 7 and 15 of the cooperative code outline organizational purposes, objectives, and by-laws, stressing the importance of meeting member needs, promoting economic development, and ensuring governance. Partnerships, compliance, and good governance are crucial for cooperative success. Challenges in small holder cooperatives include market interactions and limited participation, compliance, organizational commitment and good governance practices are essential for cooperative sustainability.

3 Theory Base

One of the foundations of this thesis study is built upon cooperative game theory given by Faulkner & DeRond, which provides a framework for analyzing games involving competition between groups of players and the possibility of external enforcement of cooperative behavior.[29] By focusing on predicting coalition formation, joint actions, and collective payoffs, cooperative game theory offers a high-level approach that allows for the analysis of complex strategic interactions. The theory serves as the guiding principle for this research and analysis of complex strategic interactions.

Using this theory as basis, people inside the cooperatives is the players in which they share a common interest in achieving a specific goal or outcome. In a cooperative game, players identify and agree on a common interest to establish the foundation and reasoning for cooperation. Once the players have a clear understanding of their shared interest, they can work together to achieve it. In addition, this theory also requires information exchange. By sharing information, players can better understand each other's goals and work towards achieving them together. This theory also portrays voluntariness, equality and mutual benefit. Players voluntarily come together to form coalitions and make agreements. The players must be equal partners in the coalition, and any agreements must be mutually beneficial. Additionally, in this theory agreements between players are binding and mandatory. Once the player has agreed to a particular course of action, they have an obligation to follow through. This theory highlights the importance of identifying and aggregating upon a common interest, sharing information, and ensuring voluntariness, equality, and mutual benefit among cooperative members.

4 Methodology

Descriptive-evaluative was utilized in this study. Descriptive design was used to describe cooperative members' characteristic profile while evaluative design was applied to determine the level of implementation of the provisions. From 18 active MPC of the City, seven (7) were employees' organizations, nine (9) were farmers organizations, and two (2) were fisherfolks organizations, and from which 385 respondents were selected proportionally.

In addition, purposive sampling was applied in selecting respondents of the study. Respondent must be active members of an active Multipurpose cooperative based on the list of the Cooperative Development Authority Office – Davao Oriental, for at least two years. By selecting these members, it ensured validity of answers as they have direct involvement and experience in their respective cooperative's operations

and activities. Their active membership indicates that they are actively participating in the cooperatives initiatives, making them knowledgeable about the cooperatives functioning and implementation of RA9520.

Further, Members who have been part of a cooperative for at least two years more are likely to have a more comprehensive understanding of the cooperative’s operations and the impact of RA9520. Their longer membership duration provided them deeper insight or thoughts of cooperatives development, challenges, and successes, making their responses more reliable and credible. Pilot testing commenced after the questionnaire approval. There were 30 respondents to determine the reliability of the items in the questionnaire. The cooperative subjected to pilot testing was excluded from the actual collection of data.

Table 1: Reliability Test Result	
Cronbach's Alpha	N of Items
.70	35

Before commencing data collection, courtesy calls were made to the cooperatives. These calls served as an approach to inform the cooperatives about the research study, and sought their permission for data collection. During the courtesy call, the purpose of the activity was clearly communicated, including the intention to request a list of cooperative members. This step ensured transparency and allowed the cooperatives to make an informed decision about their participation in the study.

5 Results and Discussion

5.1 Demographic Profile

Table 2 presents that most of the MPCs existed for more than 15 years having mostly female members (55%) aging 41-50 years old (35.90%), and were more that five (5) years in their respective MPC. Given the number of years as member in a mature cooperative, it was implied that members understood the system under a cooperative form of business, and possessed deeper knowledge on their by-laws, objectives and goals, and purposes. This also underscores the cooperatives sustainability, resilience, and contribution to community development and economic stability. The higher representation of females also underscores the significance of gender diversity and inclusion for enhancing decision-making, performance, and innovation.

Table 2: Demographic Profile of the respondents.

Demographics	Bracket	Frequency	Percent
Age	Less than 30	52	13.40
	31-40	84	21.70
	41-50	139	35.90
	50+	112	28.90
	Total	387	100.00
Gender	Female	213	55.00
	Male	155	40.10
	Transgender	16	4.10
	Prefer not to say	3	.80

	Total	387	100.00
No. of Years Cooperative Existed	More than 15 years	318	82.20
	Less than 5 years	23	5.90
	10-15 years	19	4.90
	5-10 years	27	7.00
	Total	387	100.00
No. of Years of Membership:	Less than 3 years	53	13.70
	3-5 years	75	19.40
	more than 5 years	259	66.90
	Total	387	100.00

5.2 Level of Implementation of RA9520

Table 3 illustrates the level of implementation of RA 9520 concerning the provisions on the purposes of cooperatives (Article 6). The overall average weighted mean (4.15) for this provision indicated a high level of implementation or implied that this provision was frequently implemented.

Among the various aspects, the provision related to Cooperatives providing goods and services and other requirements to the members (4.71) obtained the highest mean. This signified a very high level of implementation which is also interpreted as it is always implemented in the cooperatives. This further stressed that MPCs in the City were sensitive to the needs of their members as they provided their requirements whether in their respective households or of their other necessities.

On the other hand, the provision concerning cooperatives in acquiring lands and providing housing benefits (2.03) for the members received the lowest mean. This indicated the lowest level of implementation, and cooperatives rarely implemented this provision. The root of this result may be accounted from the fact that most of these cooperatives do not have their own land for operation. Cooperatives did not buy land for their own operations such as the employee-based cooperatives availed the location of their mother agency for the establishment of their building or office to operate. On the other hand, land occupation for MPCs operation on the side of farmers and fishers usually bank on a member's land for the establishment of their building or office. Thus, acquiring land was clearly a challenge to any of the cooperative much more to provide the individual members.

Table 3: Implementation on Purposes of Cooperatives.

Purposes of the Cooperatives		Mean	Std. Deviation	Level
1.	Encourages thrift and savings mobilization among members	4.63	0.55	Very High
2.	Generates Funds and extend credit to the members for productive and provident savings	4.59	0.65	Very High
3.	Encourages systematic marketing and production to members	4.45	0.70	Very High

4.	Provides goods and services and other requirements to members	4.71	0.52	Very High
5.	Develops expertise and skills among its members	4.25	0.82	Very High
6.	Acquires lands and provide housing benefits for the members	2.03	1.38	Low
7.	Insures against losses of the members	4.05	0.99	High
8.	Promotes and advances the economic, social and educational status of the members	4.13	0.94	High
9.	Establishes, owns, leases or operates cooperative banks, cooperative wholesale and retail complexes, insurance and agricultural/industrial processing enterprises, and public markets	3.54	1.48	High
10.	Coordinates and facilitate the activities of cooperatives	4.45	0.76	Very High
11.	Advocates for the cause of the cooperative movements	4.43	0.76	Very High
12.	Ensures the viability of cooperatives through the utilization of new technologies	4.17	0.85	High
13.	Encourages and promotes self-help or self-employment as an engine for economic growth and poverty alleviation	4.29	0.85	Very High
14.	Undertakes any and all other activities for the effective and efficient implementation of the provisions of this Code	4.42	0.74	Very High
Purposes of the Cooperatives		4.15	0.53	High

Article 6 highlighted the positive trend in achieving cooperative goals. Garcia et al., (2020) highlights the positive impact of strong organizational purpose aligned on cooperative performance and member satisfaction. While provisions on providing goods and services and other requirements to members were found well implemented, and underscores the cooperative's dedication to meeting the needs of its members. Sung & Hyun emphasized the importance of member-centric services in cooperative success, highlighting the positive outcomes associated with prioritizing member satisfaction and service delivery.[22] Areas like acquiring land and providing housing benefits for the members, in contrary, needs improvement. Robert & Katherine discuss the significance of housing benefits in enhancing member

welfare and community development within cooperatives, emphasizing the need for effective implementation strategies in this area to maximize the benefits for cooperative members.[23]

Table 4 displays the level of implementation on the objectives and goals of cooperatives – Article 7 under RA 9520. The overall average weighted mean (4.37) for this provision indicated a very high level of implementation which can be interpreted as: provision across all aspects always implemented. Notably, each item within this article received a very high mean score. However, with the item that focused on the cooperation with the government, other cooperatives, and people-oriented organizations obtained the highest mean. Conversely, on allowing the lower income and less privileged groups to increase their ownership of wealth, it received the lowest mean. Although, it has the lowest mean, it still reflects a very high level of implementation, showcasing the cooperatives dedication to promoting financial inclusion and empowerment among marginalized groups. The findings supported the study of John & Andrew highlighted the importance of partnerships in achieving sustainable development goals and supporting the cooperative sectors growth opportunities.[24]

Table 4: Implementation on Objectives and Goals of Cooperatives

Objectives and Goals of the Cooperatives		Mean	Std. Deviation	Level
1.	Provides goods and services to its member	4.43	.85	Very High
2.	Provides optimum social and economic benefits to its member	4.33	.76	Very High
3.	Teaches effective ways in doing things in a cooperative manner	4.37	.73	Very High
4.	Propagates cooperative practices and new ideas in business and management	4.29	.78	Very High
5.	Allows the lower income and less privileged groups to increase their ownership of the wealth	4.24*	.82	Very High
6.	Cooperates with the government, other cooperatives and people-oriented organizations	4.54*	.70	Very High
Objectives and Goals of Cooperatives		4.37	.58	Very High

These results not only validated the cooperative sectors adherence to the principles outlined in RA 9520 but also signified a profound understanding, and embrace of the cooperative values by its members. The very high descriptive are interpreted as: items in the provision were always implemented. This further, suggest that cooperative members were actively participating and supporting the cooperatives’ mission to promote economic and social development through cooperation and inclusivity. The cooperative movements success in effectively implementing the provisions of RA 9520 was a testament to its resilience and ability to translate legislative mandates into tangible actions that benefit both members and the broader community.

Table 5 illustrates the level of implementation of RA 9520 concerning the provisions on by-laws of cooperatives, Article 15. The overall average weighted mean 4.59 for this area indicated a very high

descriptive level, interpreted as always implemented the provision. All 15 items under this provision received very high mean scores, indicating meticulous attention to governance standards. Cooperatives' always observe accounting and auditing systems with highest mean in this area. This highlighted the robust financial management practices adopted by cooperatives. Despite that there were circumstances under which membership was acquired, maintained, and lost, it still reflected a very high level of implementation.

The results in Table 5 affirmed that the cooperatives' commitment to governance, transparency, and accountability, aligned with the declaration of policy in RA 9520. Moreover, ensured that members' rights are safeguarded, financial resources are managed effectively, and decision-making processes are conducted fairly. The impact of such strict implementation on members' lives is profound, as it establishes a foundation for trust, integrity, and responsible management within cooperatives.

By upholding legal standards and best practices, cooperatives not only enhance their credibility but also contributed to the prosperity and well-being of their members, fostering sustainable growth and positive community impact. The findings supported that good governance, including participation, accountability and transparency, plays a crucial role in enhancing the competitive performance of cooperatives.[25]

Table 5: Implementation on the by-laws of Cooperatives.

By-Laws of Cooperatives		Mean	Std. Deviation	Level
1.	Has qualifications for admission to membership and the payment to be made or interest to be acquired as a condition for the exercise of the right of membership	4.62	.62	Very High
2.	Has the rights and liabilities of membership.	4.68	.54	Very High
3.	Has circumstances under which membership is acquired, maintained and lost	4.41	.83	Very High
4.	Follows the procedure in cases of termination of membership	4.62	.65	Very High
5.	Permits the conditions under which the transfer of a share or interest of the members	4.42	.80	Very High
6.	Has rules and procedures on the agenda, time, place and manner of calling, convening, conducting meetings, quorum requirements, voting systems, and other matters relative to the business affairs of the general assembly, board of directors, and committees	4.67	.55	Very High

7.	Has a general order of its affairs, including the powers and duties of the general assembly, the board of directors, committees and the officers, and their qualifications and disqualifications.	4.70	.56	Very High
8.	Has a manner in which the capital, may be raised and the purposes for which it can be utilized	4.53	.72	Very High
9.	Has a mode of custody and of investment of net surplus	4.42	.78	Very High
10.	Has accounting and auditing systems	4.72	.53	Very High
11.	Has a manner of loaning and borrowing including the limitations thereof	4.68	.58	Very High
12.	Has a Methods of distribution of net surplus	4.64	.73	Very High
13.	Has a manner of adopting, amending, repealing, and abrogating bylaws	4.60	.66	Very High
14.	Has a conciliation or mediation mechanism for the amicable settlement of disputes among members, directors, officers and committee members of the cooperative	4.61	.59	Very High
15.	Has other matters incident to the purposes and activities of the cooperative	4.53	.68	Very High
The By-Laws of Cooperatives		4.59	.46	Very High

Among the specific provisions, the purposes of the cooperatives received the lowest mean (4.15). This implied that the multipurpose cooperative members perceived Article 6 as less tangible or indirectly beneficial to them, impacting their perception of its frequent implementation. Also, the operationalization of the purposes outlined in Article 6 may have been challenging or less straightforward, affecting the members assessment of its implementation. With this, Article 6 requires further clarity or emphasis to enhance members’ understanding and engagement. Article 15, on the other hand, obtained the highest mean. This indicated that the by-laws were well-understood, defined clearly, and enforced effectively within the cooperative structure. Multipurpose cooperatives have high recognition in the significance in adhering to the by-laws to ensure transparency, accountability and smooth operations within the cooperative.

Table 6: Overall level of Implementation of RA9520

Articles		Mean	Std. Deviation	Level
1.	Purposes of the Cooperatives	4.15	.53	High
2.	Objectives and Goals of Cooperatives	4.37	.58	Very High
3.	The By-Laws of Cooperatives	4.59	.46	Very High
RA9520		4.37	.48	Very High

5.3 Significant differences on the Implementation based on demographic profile

The statistical results in Table 7 indicate the significant differences in implementation when grouped according to demographic profile for the purposes, objectives, and by-laws of cooperatives.

Table 7: ANOVA when grouped according to the Demographic profile

	Age			Gender		Years Cooperative			Years Membership		
	F	Sig.		F	Sig.	F	Sig.	*	F	Sig.	
Purposes of the Cooperatives	.25	.86		1.61	.19	14.60	.00	*	9.02	.00	*
Objectives and Goals of Cooperatives	3.12	.03	*	.96	.41	12.69	.00	*	4.91	.01	*
The By-Laws of Cooperatives	1.83	.14		1.39	.25	2.30	.08		4.63	.01	*

5.3.1 Significant difference when grouped according to age groups.

The result suggested that age played a role in how effectively the objectives and Goals of Cooperatives were put into practice within cooperative setting. Younger members, for example, might prioritize innovation and sustainability, leading to a more proactive approach in implementing cooperative objectives. In contrast, older members may focus on tradition and stability, influencing their implementation strategies. These findings support the research study of Yanda which highlighted the impact of entrepreneurial spirit on the performance of youth and women cooperatives indicating that empowerment activities positively influence their implementation strategies.[30]

On the other hand, the lack of significant differences in the implementation of the purposes of cooperatives and the by-laws based on age groups implied that age did not have a substantial impact on the execution of these articles.

5.3.2 Significant difference when grouped according to Gender.

As to gender, it revealed that no significant differences in the implementation of cooperative purposes, objectives, and by-laws. The non-significant F-values and p-values across all categories suggested that gender did not have substantial impact on how these articles of cooperatives were implemented. This further implied that both male and female members perceived and engaged with cooperative goals, purposes, and by-laws similarly, highlighting a sense of equality and uniformity in the understanding and execution of cooperative principles across gender lines. These results indicated a level playing field in cooperative involvement and adherence to regulatory frameworks, emphasizing inclusivity and gender neutrality in cooperative practices. The result aligned with the study of Nomusa & Andre which highlighted that there is equality and uniformity in how male and female members perceives and engage with cooperative goals, underscoring inclusivity and gender neutrality in cooperative practices.[31]

5.3.3 Significant difference when grouped according to years of cooperative existence.

The implementation of cooperative purposes, objectives and goals, when grouped by the years of cooperative existence revealed a significant difference. The significant F- values and p-values indicate that the length of time a cooperative existed influence how effectively its purposes, objectives, and goals are implemented. These findings suggest that as cooperatives mature and accumulate experience over time, there may be a more refined understanding and application of cooperative principles and regulations,

leading to enhanced implementation of key cooperative elements.[32] The results underscore the importance of considering the organizational longevity of cooperatives in shaping their operational effectiveness and adherence to regulatory frameworks, highlighting a significant difference between years of existence and the successful implementation of cooperative goals and governance structures.

5.3.4 Significant difference when grouped according to the years of membership.

The implementation of cooperative purposes, objectives, and by-laws when grouped by the years as members of cooperatives demonstrated a significant difference. The significant F-values and p-values across all categories indicate that the duration of membership in cooperatives influences the effectiveness of implementing key cooperative elements. This suggests that members tenure within cooperatives plays a vital role in shaping their understanding and commitment to cooperative purposes, objectives, and governance structures. The results pinned the importance of member experience and engagement over time in driving the successful implementation of cooperative principles, highlighting the value of long-term membership in fostering cooperative sustainability and adherence to regulatory frameworks. This supports to the study that highlighted the importance of collective action in reducing waiting time for implementing these measures, emphasizing the role of mutual trust, cooperation, and commitment among farmers. [33]

6 Conclusion

Based on the results, it is concluded that Multi-purpose Cooperative in the City of Mati always implemented the Republic Act 9520 with emphasis of strict compliance to their individual By-Laws, and their objectives and goals. However, frequent implementation was observed on the purposes of the MPCs. Further, however, that when grouped accordingly to their demographic profile, some responses differ accordingly.

7 Recommendations

Based on the results and conclusion drawn from the research study on the implementation of RA 9520 provisions in cooperatives, the following recommendations are made:

Promote Youth Engagement. Given the underrepresentation of younger members in cooperative, it is crucial to implement targeted strategies to attract and retain more diverse age demographic. Initiatives such as youth empowerment programs, mentorship opportunities, and tailored membership benefits can help in engaging and retaining younger members, ensuring the cooperative's long-term sustainability and innovation.

Enhance Gender-Inclusive Policies. The higher representation of females in cooperatives highlights the importance of gender diversity and inclusion. It is recommended to develop gender-sensitive policies that address the specific needs of women and transgender members, focusing on work-life balance, professional growth, and inclusivity. Creating a supportive and inclusive environment can lead to better decision-making, performance, and innovation within the cooperative.

Strengthen Succession Planning. With a majority of members aged 41-50 and over 50, succession planning is essential for the cooperative's future sustainability. Developing clear succession plans, leadership training programs, and mentorship opportunities can facilitate the smooth transition of leadership roles and ensure continuity in cooperative operations. By preparing for leadership transitions, cooperatives can maintain stability, institutional knowledge, and long-term success.

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