
Economic Benefits, Operational Barriers, and Program Effectiveness of Multipurpose Cooperatives: Basis for a Strategic Intervention Plan

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Abstract — Multipurpose cooperatives are recognized as vital drivers of rural economic development, yet empirical evidence on their economic benefits, operational barriers, and program effectiveness remains fragmented, particularly in municipal-level contexts in the Philippines.

This study examined the economic benefits, operational barriers, and program effectiveness of multipurpose cooperatives in the Municipality of Caramoran, Catanduanes, Philippines, during the 2026 calendar year. Employing a descriptive-correlational research design, data were collected from 126 officers and members using a validated questionnaire (Cronbach's $\alpha = 0.94$). Results revealed that economic benefits were highly evident (GWM = 3.58), operational barriers were frequently encountered (GWM = 3.49), and program effectiveness was highly effective (GWM = 3.61). Pearson correlation analyses demonstrated significant relationships between economic benefits and cooperative performance ($r = 0.641$), operational barriers and

program effectiveness ($r = -0.642$), and program effectiveness and economic sustainability ($r = 0.715$) at $p < 0.05$. A strategic intervention plan was developed to strengthen governance, financial sustainability, market competitiveness, and regulatory compliance. The findings underscore the importance of addressing operational barriers to enhance program effectiveness and ensure the long-term sustainability of multipurpose cooperatives in rural economies.

Keywords: Multipurpose cooperatives, economic benefits, operational barriers, program effectiveness, economic sustainability, strategic intervention, rural development, cooperative governance, Catanduanes, Philippines

I. INTRODUCTION

Multipurpose cooperatives are globally recognized as pivotal institutional mechanisms for fostering economic development, social cohesion, and collective welfare. Their dual mandate of generating financial returns while advancing member well-being positions them as unique instruments for sustainable community development. Hilario (2022) demonstrated that these organizations significantly enhance members' socio-economic status by facilitating access to financial resources, capacity-building programs, and market linkages. Complementing this, Benos et al. (2016) established that strategic management and organizational restructuring are critical drivers of operational efficiency, institutional performance, and member satisfaction within agribusiness cooperatives. Further, Fanasch and Frick (2018) identified strong governance structures, participatory decision-making, and robust accountability mechanisms as essential preconditions for sustainable growth. In agricultural marketing contexts, Wakweya (2024) confirmed that cooperative performance is intrinsically linked to operational frameworks, marketing strategies, and internal management systems. Collectively, these global studies underscore that effective governance, operational support, and active member engagement are foundational to cooperative sustainability and success.

Within the African and Asian contexts, multipurpose cooperatives encounter distinct operational challenges and opportunities that shape their effectiveness. Masuku, Masuku, and Mutangira (2016) observed that cooperative viability in the Shiselweni Region of Swaziland depends substantially on sound financial management, member participation, and internal coordination. In a forward-looking analysis, Rabanes and Janamjam (2025) demonstrated that digital transformation in cooperative management enhances service delivery, operational efficiency, and program outcomes. Liu, Garnevska, and Shadbolt (2024) emphasized that organizational attributes such as strategic alignment, knowledge sharing, and adaptive leadership are critical in strengthening cooperative performance. These findings indicate that cooperative effectiveness depends not only on financial and operational mechanisms but also on strategic member empowerment and the adoption of innovative management systems. This highlights the need for integrated approaches that combine financial sustainability with technological and human resource development.

In the Philippine setting, multipurpose cooperatives operate under the constitutional mandate of economic development and social empowerment. The legal framework, anchored by Republic Act No. 9520 (2009) and reinforced by Republic Act No. 11364 (2019), ensures that cooperatives remain autonomous, member-driven, and financially viable while mandating oversight from the Cooperative Development Authority. Ramos (2018) confirmed that cooperative performance in Tarlac City depends on operational efficiency, member participation, and leadership competence, while Chungyas and Calara (2018) reported that financial performance evaluations inform policy adjustments and program development in Ifugao. These national-level studies and legal mandates underscore the importance of assessing economic benefits, operational barriers, and program effectiveness within Philippine cooperatives to enhance governance, sustainability, and member welfare. In the Bicol Region, where agriculture remains a primary livelihood source, cooperatives are critical for facilitating market access, financial resources, and capacity-building opportunities. However, prior to this investigation, regional-specific empirical studies remained limited, with structural challenges such as technical capacity constraints and governance gaps persisting in provinces like Catanduanes.

The rationale for conducting this investigation was twofold. First, despite the extensive global and national literature on cooperative performance, a significant research gap existed in

understanding the combined influence of economic benefits, operational barriers, and program effectiveness within local Philippine cooperatives, particularly in small, rural municipalities. While studies like those of Hilario (2022) and Ramos (2018) had examined cooperative impacts in broader or urban contexts, they did not specifically focus on the operational challenges and programmatic outcomes at the municipal level. Second, there was insufficient investigation into how national policies were operationalized in day-to-day cooperative management, especially in rural settings. The limited empirical evidence from the Philippine provincial context had hindered the development of targeted strategies to improve efficiency, member participation, and program effectiveness. Therefore, this study aimed to fill these gaps by providing a localized and comprehensive analysis of the economic benefits, operational barriers, and program effectiveness of multipurpose cooperatives in the Municipality of Caramoran, Catanduanes. By examining these variables collectively, the research offered a deeper understanding of how operational practices and program implementation influenced member welfare, engagement, and overall cooperative performance.

The findings provided evidence-based insights for cooperative leaders and policymakers to design targeted interventions, optimize program delivery, and address operational challenges, ultimately enhancing institutional effectiveness. Furthermore, the study contributed to policy enhancement and organizational improvement within the provincial cooperative sector. It served as a reference for decision-makers in refining operational guidelines, improving program structures, and overcoming structural barriers to member participation and economic benefit realization. By generating context-specific evidence, this completed research supported sustainable cooperative development, strengthened institutional resilience, and promoted the economic and social welfare of members in Caramoran, Catanduanes.

Statement of the Problem. This study examined the economic benefits, operational barriers, and program effectiveness of multipurpose cooperatives in the Municipality of Caramoran. Specifically, it sought to answer the following research questions:

1. What is the extent of the economic benefits derived from the operations of multipurpose cooperatives in terms of:

- 1.1. Profit and revenue generation;
 - 1.2. Member income enhancement;
 - 1.3. Community development support; and
 - 1.4. Financial sustainability practices?
2. What is the extent of the operational barriers encountered by multipurpose cooperatives in terms of:
 - 2.1. Resource and funding limitations;
 - 2.2. Administrative and management challenges;
 - 2.3. Market competition pressures; and
 - 2.4. Policy and regulatory compliance?
3. What is the level of program effectiveness of multipurpose cooperatives in terms of:
 - 3.1. Service delivery quality;
 - 3.2. Member engagement initiatives;
 - 3.3. Training and development programs; and
 - 3.4. Monitoring and evaluation systems?
4. Is there a significant relationship between economic benefits and the overall performance of multipurpose cooperatives?
5. Is there a significant relationship between operational barriers and program effectiveness?
6. Is there a significant relationship between program effectiveness and the economic sustainability of multipurpose cooperatives?
7. Based on the findings, what strategic intervention plan may be proposed to strengthen economic benefits, address operational barriers, and enhance the program effectiveness of multipurpose cooperatives in the Municipality of Caramoran?

Null Hypotheses. The following null hypotheses were tested at the 0.05 level of significance:

1. There is no significant relationship between the economic benefits and the overall performance of multipurpose cooperatives.
2. There is no significant relationship between the operational barriers and the program effectiveness of multipurpose cooperatives.
3. There is no significant relationship between the program effectiveness and the economic sustainability of multipurpose cooperatives.

Scope of the Study. This study was conducted among multipurpose cooperatives in the Municipality of Caramoran, Province of Catanduanes, Philippines, during the 2026 calendar year. It examined the economic benefits, operational barriers, and program effectiveness of multipurpose cooperatives and analyzed the relationships among these factors, cooperative performance, and economic sustainability as the basis for a strategic intervention plan. Although undertaken in a specific local context, the findings provide empirical insights into cooperative governance, organizational performance, and sustainable community development that may be relevant to similar cooperative organizations operating in rural and developing economies. The study was limited to cooperative managers and members in Caramoran and focused on their perceptions and experiences, excluding other organizations, external stakeholders, and broader policy and macroeconomic factors.

Theoretical / Conceptual Framework.

This study is anchored on *Institutional Theory* (Meyer & Rowan, 1977; DiMaggio & Powell, 1983) and *Social Capital Theory* (Putnam, 2000), which jointly explain the factors influencing the performance and sustainability of multipurpose cooperatives. Institutional Theory posits that organizations achieve legitimacy, stability, and long-term sustainability by complying with formal regulations, governance standards, and societal expectations while adapting to

coercive, normative, and mimetic institutional pressures (Kauppi, 2022). In this study, the theory explains how the economic benefits, operational barriers, and program effectiveness of multipurpose cooperatives are shaped by governance structures, regulatory compliance, policy implementation, accountability mechanisms, and community expectations. Complementing this perspective, Social Capital Theory emphasizes that trust, social networks, reciprocity, and collective participation are strategic resources that strengthen member engagement, collaboration, organizational resilience, and sustainable development (Gannon & Roberts, 2020). Within the cooperative context, strong relationships among members, leaders, government agencies, and community stakeholders facilitate knowledge sharing, resource mobilization, and effective program implementation. Together, these theories provide a holistic framework for understanding how institutional governance and social capital collectively influence the economic performance, operational efficiency, and long-term sustainability of multipurpose cooperatives.

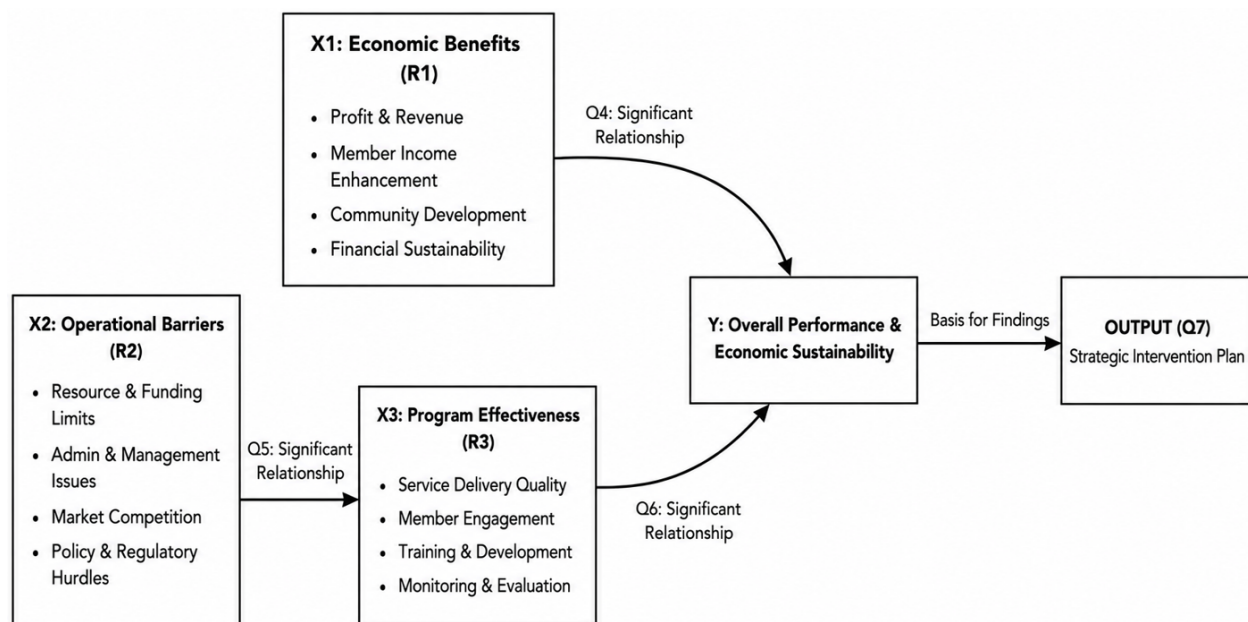


FIGURE 1
CONCEPTUAL PARADIGM OF THE STUDY

Guided by these theoretical underpinnings, Figure 1 presents the conceptual paradigm of the study, illustrating the hypothesized relationships among the variables. The framework

identifies economic benefits (X1) and operational barriers (X2) as the key explanatory variables influencing program effectiveness (X3), which, together with economic benefits, determines the overall performance and economic sustainability (Y) of multipurpose cooperatives. Economic benefits are assessed in terms of profit and revenue generation, member income enhancement, community development, and financial sustainability, while operational barriers include resource and funding limitations, administration and management issues, market competition, and policy and regulatory hurdles. Program effectiveness is evaluated through service delivery quality, member engagement, training and development, and monitoring and evaluation. The framework hypothesizes that economic benefits are significantly related to overall performance and economic sustainability (Q4), operational barriers significantly influence program effectiveness (Q5), and program effectiveness significantly contributes to overall performance and economic sustainability (Q6). The findings generated from these relationships will serve as the basis for formulating a Strategic Intervention Plan to strengthen governance, enhance operational performance, improve service delivery, and promote the long-term sustainability of multipurpose cooperatives in the Municipality of Caramoran.

LITERATURES REVIEW

This section synthesizes relevant literature and empirical studies on the economic benefits, operational barriers, and program effectiveness of multipurpose cooperatives, including their interrelationships. The review provides the theoretical and empirical basis of the study, identifies existing research gaps, and establishes the rationale for examining these variables in the Municipality of Caramoran.

Economic Benefits, Operational Challenges, and Organizational Sustainability of Multipurpose Cooperatives

Multipurpose cooperatives contribute significantly to economic development by providing financial services, livelihood opportunities, agricultural support, and market access that improve

members' income, productivity, and community welfare (Masuku et al., 2016; Shah, 2016). They further strengthen food security and rural livelihoods through access to production inputs, training, and market information (Girma et al., 2025), while promoting financial resilience and enterprise development in the Philippine context (Hilario, 2022). However, limited studies have comprehensively examined the combined dimensions of economic benefits, particularly profit generation, member income enhancement, community development, and financial sustainability, among municipal-level multipurpose cooperatives.

Despite these contributions, cooperatives continue to encounter operational barriers, including marketing constraints, limited financial resources, governance deficiencies, and regulatory challenges that affect organizational performance and sustainability (Wakweya, 2024). Sound governance, internal control systems, and institutional support remain essential for improving transparency, accountability, and operational efficiency (Karthikeyan & Edossa, 2016). In addition, social capital, member participation, women's empowerment, and digital innovation enhance cooperative effectiveness by strengthening collaboration, financial inclusion, governance, and service delivery (Tandoy & Jumail, 2023; Lamichhane, 2018; Rabanes & Janamjam, 2025). Nevertheless, these factors have rarely been examined within a unified framework.

Overall, multipurpose cooperatives are recognized as important drivers of rural economic development through improved agricultural productivity, financial services, employment generation, and livelihood enhancement (Etefa, 2019; Tuke, 2024). Their long-term sustainability depends on effective governance, active member participation, institutional support, and adaptive organizational practices (Karthikeyan & Edossa, 2016). However, existing literature has largely investigated economic benefits, operational barriers, social capital, and organizational sustainability as separate constructs, with limited empirical evidence on their interrelationships, particularly among multipurpose cooperatives in the Municipality of Caramoran, Catanduanes. This research gap provides the basis for the present study.

Operational Barriers and Organizational Challenges of Multipurpose Cooperatives

Multipurpose cooperatives face governance, operational, and financial challenges that constrain organizational performance and long-term sustainability. Weak governance, ineffective leadership, limited managerial capacity, inadequate financial resources, and poor coordination reduce accountability, service delivery, and the implementation of socio-economic programs (Girma, 2022; Muluneh, 2022). Similarly, deficiencies in financial planning, accounting, monitoring, and revenue generation threaten organizational stability and limit the provision of credit and livelihood services (Chungyas & Calara, 2018). However, existing studies have largely examined these organizational constraints independently, providing limited evidence on their combined influence on cooperative performance.

Inclusive participation and organizational support likewise remain critical challenges. Gender-related barriers, including limited access to resources, leadership opportunities, credit, and training, continue to restrict women's participation in cooperative activities (Thapa Magar, 2021; Erena, 2024). Inadequate welfare services and financial support also weaken member motivation, trust, and organizational commitment (Ukoima & Umoh, 2025). Moreover, structural limitations, poor market access, inadequate infrastructure, weak institutional support, and unfavorable rural conditions constrain cooperative competitiveness and sustainable development (Bekena, 2023; Abu, 2023; Edet & Etteobong, 2025). Nevertheless, these organizational and environmental barriers have rarely been investigated within a single analytical framework.

Overall, sustainable cooperative performance depends on effective governance, sound internal controls, competent human resource management, and organizational resilience. Weak monitoring systems, poor accountability, and human resource challenges, including low employee commitment and limited professional development, adversely affect productivity, service quality, and organizational credibility (Sison, 2025; Bigay-Nuyda, 2026). Despite these established findings, previous studies have generally treated governance, operational barriers, internal controls, and human resource management as separate constructs, with limited empirical evidence examining how these factors collectively influence program effectiveness and overall cooperative performance, particularly among multipurpose cooperatives in the Municipality of Caramoran, Catanduanes. This gap provides the rationale for the present study.

Program Effectiveness and Organizational Performance of Multipurpose Cooperatives

The effectiveness of multipurpose cooperative programs is reflected in their capacity to enhance members' welfare, financial security, and socio-economic development through affordable credit, savings mobilization, livelihood assistance, and community-based initiatives (Agbasi & Ufoaro, 2023; Campo Jr. & Montaña, 2024; Hermanson & Leah, 2021). These programs improve household income, expand economic opportunities, and promote collective participation, thereby strengthening cooperative resilience and community development. However, existing studies have primarily emphasized the socio-economic contributions of cooperative programs, with limited empirical evidence comprehensively assessing program effectiveness across service delivery quality, member engagement, training and development, and monitoring and evaluation. This gap underscores the need for a multidimensional evaluation of cooperative program effectiveness.

Program effectiveness is further strengthened by organizational capacity, leadership, and sound management practices. Capacity-building initiatives enhance members' competencies in governance, leadership, financial management, and decision-making, while committed leadership, positive employee attitudes, and effective communication improve service delivery and organizational performance (Gadafi et al., 2024; Mudannayake, 2021; De Jesus & Cruz, 2021). Likewise, organizational maturity, value chain development, and transparent financial management reinforce cooperative stability, improve market competitiveness, and sustain program implementation (Nwankwo et al., 2016; Bali et al., 2021; Habtamu, 2023). Nevertheless, previous studies have generally examined these organizational determinants independently, with limited research integrating them as collective drivers of overall program effectiveness.

Overall, the literature recognizes that sustainable cooperative programs rely on strong institutional capacity, operational efficiency, and sound financial systems. The historical evolution of cooperatives demonstrates their enduring contribution to poverty reduction, livelihood development, and community resilience, while efficient collection systems and financial recovery mechanisms ensure the continuity and sustainability of member services (Nakayiso & Andrew, 2023; Tongo et al., 2017). Despite these established findings, few empirical studies have simultaneously examined how organizational capacity, financial management, operational

efficiency, and program implementation collectively influence the overall effectiveness of multipurpose cooperatives, particularly in the Municipality of Caramoran, Catanduanes. This research gap provides the basis for the present study, which integrates these dimensions to generate evidence-based interventions for strengthening cooperative performance and long-term sustainability.

II. METHODOLOGY

Research Design. This study employed a descriptive-correlational research design to describe the economic benefits, operational barriers, and program effectiveness of multipurpose cooperatives in the Municipality of Caramoran and to examine the relationships among these variables without manipulating them (Creswell & Creswell, 2018). Specifically, it determined the significant relationships between economic benefits and program effectiveness, and between operational barriers and program effectiveness. The findings provided empirical evidence to support strategic planning, policy formulation, and operational improvement for multipurpose cooperatives.

Population and Sampling. The study population comprised 190 officers and regular members of multipurpose cooperatives in the Municipality of Caramoran. Using Slovin's formula, a sample of 126 respondents was determined to ensure adequate representation while minimizing sampling error. Respondents were selected through stratified random sampling, wherein each multipurpose cooperative was proportionately represented based on its membership size, thereby enhancing the representativeness and reliability of the study findings.

Instrumentation and Validation. Data were collected using a self-developed, three-part questionnaire developed based on the study objectives and relevant literature (Creswell & Creswell, 2018). Part I assessed the economic benefits of multipurpose cooperatives in terms of profit and revenue generation, member income enhancement, community development support, and financial sustainability. Part II measured the operational barriers across resource and funding limitations, administrative and management challenges, market competition, and policy and regulatory compliance. Part III evaluated program effectiveness based on service delivery quality, member engagement, training and development, and monitoring and evaluation.

To establish content validity, the instrument was evaluated by a panel of four experts in cooperative management, local governance, and research methodology, whose recommendations were incorporated into the final version following established instrument validation procedures (Taherdoost, 2016). A pilot test involving 30 respondents who were not included in the actual study sample was conducted to assess instrument reliability. Internal consistency was determined using Cronbach's alpha, and the questionnaire obtained a coefficient of 0.94, indicating excellent reliability and confirming its suitability for data collection (Hair et al., 2019). The evaluation and scoring scheme used in the study is presented in Table 1.

TABLE 1
SCALE OF INTERPRETATION FOR THE STUDY VARIABLES

Assigned Points	Numerical Range	Economic Benefits	Operational Barriers	Program Effectiveness
4	3.25–4.00	Highly Evident	Frequently Encountered	Very Highly Effective
3	2.50–3.24	Evident	Occasionally Encountered	Highly Effective
2	1.75–2.49	Less Evident	Rarely Encountered	Slightly Effective
1	1.00–1.74	Not Evident	Not Encountered	Not Effective

Data Source. The primary data were obtained from the chairpersons, officers, and regular members of multipurpose cooperatives in the Municipality of Caramoran. These respondents were purposively identified because of their direct involvement in cooperative governance, operations, and program implementation, enabling them to provide informed and relevant assessments of the cooperatives' economic benefits, operational barriers, and program effectiveness (Creswell & Creswell, 2018). Only the empirical data collected through the validated research questionnaire

were subjected to statistical analysis to ensure the objectivity, reliability, and validity of the study findings, consistent with established quantitative research procedures (Saunders et al., 2019).

Data Collection. Prior to data collection, formal approval was obtained from the Municipal Mayor of Caramoran and the management of the participating multipurpose cooperatives through written requests outlining the study objectives, procedures, and ethical considerations. Following approval, the researcher coordinated with cooperative officials to facilitate respondent participation and conducted a brief orientation explaining the purpose of the study, voluntary participation, informed consent, and the confidentiality of responses, consistent with established ethical standards in social science research (Saunders et al., 2019). Data were subsequently gathered using a validated three-part self-developed questionnaire administered in either printed or electronic format, depending on respondents' accessibility and preference (Creswell & Creswell, 2018). Completed questionnaires were retrieved through the agreed mode of submission, and all responses were securely stored and anonymized to ensure data confidentiality and research integrity. The collected data were used exclusively for the purposes of the study and subjected to appropriate statistical analyses to ensure the validity, reliability, and objectivity of the findings (Saunders et al., 2019).

Data Analysis. The collected data were coded, organized, and analyzed using appropriate statistical software following established quantitative data analysis procedures (Hair et al., 2019). Weighted mean was employed to determine the level of economic benefits, the extent of operational barriers, and the program effectiveness of multipurpose cooperatives in the Municipality of Caramoran, as it is appropriate for summarizing responses obtained through Likert-type scales (Sekaran & Bougie, 2019). To examine the relationships among the study variables, the Pearson product-moment correlation coefficient (Pearson's r) was used to determine the strength and direction of the relationships between economic benefits and program effectiveness, as well as between operational barriers and program effectiveness (Field, 2018). All statistical analyses were performed at a 0.05 level of significance, which served as the basis for accepting or rejecting the null hypotheses (Hair et al., 2019).

Ethical Considerations. This study was conducted in accordance with established ethical principles for research involving human participants (American Psychological Association [APA], 2020; Resnik, 2020). Prior to data collection, informed consent was obtained from all respondents after they were fully informed of the study's objectives, procedures, voluntary nature of participation, and their right to withdraw at any stage without penalty. To protect participants' privacy, no personally identifiable information, including names, office assignments, or cooperative affiliations, was collected, thereby ensuring anonymity. All responses were treated with strict confidentiality, securely stored, and used exclusively for research purposes, with access restricted to the researcher and authorized advisers for academic validation. Furthermore, the study adhered to the ethical principles of respect for persons, beneficence, non-maleficence, and justice, ensuring that participants were protected from psychological, emotional, social, or professional harm while maximizing the potential benefits of the research in generating evidence-based recommendations for improving the programs and operations of multipurpose cooperatives (APA, 2020; World Medical Association, 2024).

III. RESULTS

This section presents the findings of the study in accordance with the research objectives. It begins by describing the economic benefits, operational barriers, and program effectiveness of multipurpose cooperatives in the Municipality of Caramoran, followed by the analysis of the significant relationships among the study variables. The section concludes with the proposed Strategic Intervention Plan, which is anchored on the empirical findings to strengthen the economic performance, operational efficiency, and long-term sustainability of multipurpose cooperatives.

Economic Benefits Derived from the Operations of Multipurpose Cooperatives

Table 2 presents the economic benefits derived from the operations of multipurpose cooperatives in the Municipality of Caramoran. The results revealed a grand weighted mean of

3.58 (SD = 0.55), interpreted as Highly Evident, indicating that respondents consistently recognized the cooperatives' significant contribution to members' economic well-being and community development. Among the dimensions, Financial Sustainability Practices ranked highest (M = 3.67, SD = 0.47), followed by Community Development Support (M = 3.62, SD = 0.56), Member Income Enhancement (M = 3.57, SD = 0.59), and Profit and Revenue Generation (M = 3.45, SD = 0.57), although all were rated Highly Evident. These findings suggest that the cooperatives effectively maintain financial stability while supporting community development, enhancing members' income, and generating sustainable economic opportunities. Overall, the consistently high ratings indicate that the multipurpose cooperatives play a vital role in promoting financial resilience, member welfare, and sustainable local economic development.

TABLE 2
COMPOSITE SUMMARY OF ECONOMIC BENEFITS DERIVED FROM THE
OPERATIONS OF MULTIPURPOSE COOPERATIVES (N = 126)

Dimensions	Weighted Mean	Standard Deviation	Verbal Interpretation	Rank
A. Profit Revenue Generation	3.45	0.57	Highly Evident	4
B. Member Income Enhancement	3.57	0.59	Highly Evident	3
C. Community Development Support	3.62	0.56	Highly Evident	2
D. Financial Sustainability Practices	3.67	0.47	Highly Evident	1
Grand Weighted Mean	3.58	0.55	Highly Evident	---

Notes: 3.25–4.00 = Strongly Agree / Highly Evident; 2.50–3.24 = Agree / Evident; 1.75–2.49 = Disagree / Less Evident; 1.00–1.74 = Strongly Disagree / Not Evident

Operational Barriers Encountered by Multipurpose Cooperatives

Table 3 presents the operational barriers encountered by multipurpose cooperatives in the Municipality of Caramoran. The results yielded a grand weighted mean of 3.49 (SD = 0.61), interpreted as Frequently Encountered, indicating that respondents commonly experienced operational challenges affecting cooperative performance. Among the dimensions, Market Competition Pressures ranked highest (M = 3.59, SD = 0.55), followed by Resource and Funding Limitations (M = 3.53, SD = 0.63), Policy and Regulatory Compliance (M = 3.50, SD = 0.60), and Administrative and Management Challenges (M = 3.33, SD = 0.65), although all were interpreted as Frequently Encountered.

TABLE 3
COMPOSITE SUMMARY OF OPERATIONAL BARRIERS ENCOUNTERED BY
MULTIPURPOSE COOPERATIVES (N = 126)

Dimensions	Weighted Mean	Standard Deviation	Verbal Interpretation	Rank
A. Resource Funding Limitations	3.53	0.63	Frequently Encountered	2
B. Administrative Management Challenges	3.33	0.65	Frequently Encountered	3
C. Market Competition Pressures	3.59	0.55	Frequently Encountered	1
D. Policy Regulatory Compliance	3.50	0.60	Frequently Encountered	4
Grand Weighted Mean	3.49	0.61	Frequently Encountered	---

Notes: 3.25–4.00 = Strongly Agree / Frequently Encountered; 2.50–3.24 = Agree / Occasionally Encountered; 1.75–2.49 = Disagree / Rarely Encountered; 1.00–1.74 = Strongly Disagree / Not Encountered

These findings suggest that multipurpose cooperatives operate in a challenging environment characterized by intense market competition, financial constraints, regulatory requirements, and management-related issues that may limit operational efficiency and organizational growth. The relatively consistent responses across respondents further indicate that these barriers are common experiences among the cooperatives, highlighting the need for strategic interventions to strengthen organizational capacity, improve competitiveness, and enhance long-term sustainability.

Program Effectiveness of Multipurpose Cooperatives

Table 4 presents the level of effectiveness of the programs implemented by multipurpose cooperatives in the Municipality of Caramoran. The results yielded a grand weighted mean of 3.61 (SD = 0.51), interpreted as Highly Effective, indicating that respondents perceived the cooperatives' programs as effectively addressing members' needs and supporting organizational objectives. Among the dimensions, Training and Development Programs ranked highest (M = 3.64, SD = 0.51), followed by Monitoring and Evaluation Systems (M = 3.63, SD = 0.50), Service Delivery Quality (M = 3.63, SD = 0.52), and Member Engagement Initiatives (M = 3.54, SD = 0.52), although all dimensions were rated Highly Effective. These findings suggest that the cooperatives have established effective mechanisms for developing members' competencies, monitoring program implementation, and delivering quality services while maintaining active member participation. The relatively low standard deviations indicate consistent perceptions among respondents, reflecting the cooperatives' ability to implement programs that contribute to organizational performance, member satisfaction, and long-term sustainability.

TABLE 4
COMPOSITE SUMMARY OF LEVEL OF EFFECTIVENESS OF THE PROGRAMS
IMPLEMENTED BY MULTIPURPOSE COOPERATIVES (N = 126)

Dimensions	Weighted Mean	Standard Deviation	Verbal Interpretation	Rank
A. Service Delivery Quality	3.63	0.52	Highly Effective	3
B. Member Engagement Initiatives	3.54	0.52	Highly Effective	4
C. Training Development Programs	3.64	0.51	Highly Effective	1
D. Monitoring and Evaluation Systems	3.63	0.50	Highly Effective	2
Grand Weighted Mean	3.61	0.51	Highly Effective	---

*Notes: 3.25–4.00 = Strongly Agree / Highly Effective; 2.50–3.24 = Agree / Effective
1.75–2.49 = Disagree / Less Effective; 1.00–1.74 = Strongly Disagree / Not Effective*

Relationship Between Economic Benefits and the Overall Performance of Multipurpose Cooperatives

The results of the Pearson product-moment correlation analysis revealed a statistically significant relationship between economic benefits and the overall performance of multipurpose cooperatives in the Municipality of Caramoran. The analysis produced a Pearson correlation coefficient of 0.641, which exceeded the critical value of 0.174 at the 0.05 level of significance. Consequently, the null hypothesis was rejected, indicating a significant positive relationship between the two variables. The magnitude of the correlation suggests a moderately strong positive association, implying that cooperatives experiencing greater economic benefits also tend to exhibit higher levels of organizational performance. This finding indicates that improvements in profit

and revenue generation, member income enhancement, community development support, and financial sustainability practices are associated with stronger operational outcomes and enhanced organizational sustainability. Overall, the results demonstrate that economic benefits constitute a key determinant of the performance and long-term sustainability of multipurpose cooperatives.

TABLE 5
SIGNIFICANT RELATIONSHIP BETWEEN ECONOMIC BENEFITS AND THE
OVERALL PERFORMANCE OF MULTIPURPOSE COOPERATIVES IN THE
MUNICIPALITY OF CARAMORAN

Variables	Statistical Test	Computed Value	Critical Value @ .05	Decision	Interpretation
Economic Benefits and Overall Performance of Multipurpose Cooperatives	Pearson r	0.641	0.174	Reject Ho	Significant Relationship

***Ho:** There is no significant relationship between economic benefits and the overall performance of multipurpose cooperatives in the Municipality of Caramoran.*

$\alpha = 0.05$ level of significance

Relationship Between Operational Barriers and Program Effectiveness

The results of the Pearson product-moment correlation analysis revealed a statistically significant relationship between operational barriers and the effectiveness of multipurpose cooperative programs in the Municipality of Caramoran. The analysis yielded a Pearson correlation coefficient of -0.642 , which exceeded the critical value of 0.174 at the 0.05 level of significance, leading to the rejection of the null hypothesis. The negative correlation indicates a moderately strong inverse relationship, suggesting that as operational barriers increase, the

effectiveness of cooperative programs tends to decline. This finding implies that challenges related to resource and funding limitations, administrative and management issues, market competition, and policy and regulatory compliance adversely affect the quality of service delivery, member engagement, training and development, and monitoring and evaluation systems. Overall, the results underscore the importance of minimizing operational barriers to enhance program effectiveness, strengthen organizational performance, and promote the long-term sustainability of multipurpose cooperatives.

TABLE 6
SIGNIFICANT RELATIONSHIP BETWEEN OPERATIONAL BARRIERS AND THE
EFFECTIVENESS OF MULTIPURPOSE COOPERATIVE PROGRAMS IN THE
MUNICIPALITY OF CARAMORAN (N = 126)

Variables	Statistical Test	Computed Value (r)	Critical Value @ .05	Decision	Interpretation
Level of Operational Barriers and Level of Program Effectiveness	Pearson r	-0.642	0.174	Reject Ho	Significant Relationship

Ho: *There is no significant relationship between the level of operational barriers and the level of effectiveness of multipurpose cooperative programs in the Municipality of Caramoran.*
 $\alpha = 0.05$ level of significance

Relationship Between Program Effectiveness and the Economic Sustainability of Multipurpose Cooperatives

Table 7 shows the results of the Pearson product-moment correlation analysis examining the relationship between program effectiveness and the economic sustainability of multipurpose cooperatives in the Municipality of Caramoran. The analysis yielded a Pearson correlation

coefficient of 0.715, which exceeded the critical value of 0.174 at the 0.05 level of significance, leading to the rejection of the null hypothesis. The computed coefficient indicates a strong positive relationship, suggesting that higher levels of program effectiveness are associated with greater economic sustainability among multipurpose cooperatives. This finding implies that effective service delivery, active member engagement, well-implemented training and development programs, and robust monitoring and evaluation systems contribute significantly to strengthening the cooperatives' financial stability and long-term viability. Overall, the results demonstrate that enhancing program effectiveness is essential for improving economic sustainability and ensuring the continued growth, resilience, and organizational success of multipurpose cooperatives.

TABLE 7
SIGNIFICANT RELATIONSHIP BETWEEN PROGRAM EFFECTIVENESS AND THE
ECONOMIC SUSTAINABILITY OF MULTIPURPOSE COOPERATIVES IN THE
MUNICIPALITY OF CARAMORAN (N = 126)

Variables	Statistical Test	Computed Value (r)	Critical Value @ .05	Decision	Interpretation
Level of Program Effectiveness and. Level of Economic Sustainability	Pearson r	0.715	0.174	Reject Ho	Significant Relationship

***Ho:** There is no significant relationship between the level of program effectiveness and the level of economic sustainability of multipurpose cooperatives in the Municipality of Caramoran.*
 $\alpha = 0.05$ level of significance

Proposed Strategic Intervention Plan for Strengthening Multipurpose Cooperatives

Rationale

Drawing on the study findings, the proposed strategic intervention plan aims to enhance the economic performance, operational efficiency, and long-term sustainability of multipurpose cooperatives in the Municipality of Caramoran. Although the cooperatives demonstrated highly evident economic benefits and highly effective program implementation, they consistently encountered operational barriers, particularly in market competition, resource and funding limitations, policy and regulatory compliance, and administrative management. Furthermore, the significant relationships among economic benefits, operational barriers, program effectiveness, and economic sustainability underscore the need to strengthen governance, institutional capacity, financial sustainability, and operational systems. Accordingly, the intervention plan is designed to sustain organizational strengths while addressing identified gaps to improve competitiveness, service delivery, and long-term cooperative resilience.

Proposed Strategic Intervention Plan for Strengthening the Performance and Sustainability of Multipurpose Cooperatives

Key Result Area	Evidence from Findings	Objectives	Strategies / Activities	Persons Involved and Resources Needed	Timeline	Expected Output	Success Indicators
Strengthening Financial Sustainability and Economic Benefits	Financial Sustainability Practices obtained the highest rating (WM = 3.67); Economic Benefits were Highly Evident	Sustain and further enhance the economic benefits generated by cooperatives.	Diversify income-generating projects; strengthen savings and capital build-up programs; develop investment and business expansion plans;	Persons Involved: Cooperative Board, Finance Committee, CDA, LGU, DTI, members. Resources: Training funds, financial management manuals,	Quarterly	Increased financial stability and diversified income sources.	Higher revenues, increased member dividends, improved liquidity ratio, and increased cooperative assets.

	(GWM = 3.58).		conduct financial literacy and entrepreneurship training.	business development materials, capital assistance.			
Addressing Resource and Funding Limitations	Resource and Funding Limitations were Frequently Encountered (WM = 3.53).	Improve access to financial resources and strengthen capital mobilization.	Establish linkages with financing institutions; access government grants and subsidy programs; strengthen members' capital contribution and savings mobilization; prepare project proposals for external funding.	Persons Involved: Cooperative Officers, CDA, DTI, DA, LGU, financial institutions. Resources: Proposal templates, funding databases, financial systems, training budget.	Semi-annually	Expanded financial resources and improved capital base.	Increased external funding, improved working capital, and higher investment in cooperative projects.
Improving Administrative and Governance Systems	Administrative and Management Challenges were Frequently Encountered (WM = 3.33).	Enhance organizational efficiency, transparency, and accountability.	Conduct governance and leadership training; digitalize records and financial reporting; standardize operational procedures; strengthen internal audit and performance monitoring.	Persons Involved: Cooperative Board, Management Staff, CDA Trainers, ICT personnel. Resources: Computers, software, governance manuals, training materials, monitoring tools.	Quarterly	Improved governance systems and operational efficiency.	Faster service delivery, improved audit results, reduced administrative delays, and higher member satisfaction.
Enhancing Market Competitiveness and Business Innovation	Market Competition Pressures ranked highest	Improve cooperative competitiveness and market	Develop marketing and branding strategies; introduce	Persons Involved: Marketing Committee, Cooperative Officers,	Throughout the year	Increased market visibility and expanded	Growth in sales, increased membership, stronger market

	among operational barriers (WM = 3.59).	responsiveness.	innovative products and services; conduct market research; strengthen partnerships with private organizations, NGOs, and LGUs; utilize digital marketing platforms.	DTI, LGU, business partners. Resources: Marketing materials, ICT facilities, promotional funds, partnership agreements.		customer base.	share, and successful business partnerships.
Strengthening Policy and Regulatory Compliance	Policy and Regulatory Compliance was Frequently Encountered (WM = 3.50).	Ensure full compliance with cooperative laws and governance standards.	Conduct regular policy orientation seminars; establish compliance monitoring teams; update governance manuals; strengthen coordination with CDA and regulatory agencies.	Persons Involved: Cooperative Board, Compliance Officer, CDA Representatives. Resources: Policy manuals, compliance checklists, monitoring tools, training funds.	Semi-annually	Improved regulatory compliance and institutional credibility.	Timely submission of reports, fewer compliance issues, and positive regulatory assessments.
Sustaining Program Effectiveness	Program Effectiveness was Highly Effective (GWM = 3.61); Training and Development ranked highest (WM = 3.64).	Maintain high-quality cooperative programs and member services.	Expand capability-building programs; strengthen service delivery standards; improve monitoring and evaluation systems; conduct regular member satisfaction	Persons Involved: Cooperative Officers, Training Committee, CDA, LGU, members. Resources: Training modules, evaluation tools, survey instruments	Quarterly	Enhanced service quality and continuous program improvement.	Higher member participation, improved satisfaction ratings, and sustained program effectiveness.

			assessments and feedback sessions.	, ICT equipment.			
Institutionalizing Monitoring, Evaluation, and Continuous Improvement	Significant relationships were found among economic benefits, operational barriers, program effectiveness, and economic sustainability.	Establish a sustainable, evidence-based cooperative improvement system.	Develop key performance indicators (KPIs); conduct periodic organizational performance assessments; implement annual strategic planning and performance reviews; utilize data-driven decision-making for continuous improvement.	Persons Involved: Cooperative Board, Monitoring and Evaluation Committee, CDA, LGU representatives. Resources: Performance monitoring tools, data management software, evaluation forms, annual planning budget.	Ongoing	Institutionalized monitoring and continuous improvement system.	Annual performance reports, improved organizational indicators, enhanced economic sustainability, and successful implementation of strategic initiatives.

General Implementation Framework

The proposed strategic intervention plan shall be implemented through a participatory and evidence-based framework emphasizing good governance, financial sustainability, organizational capacity building, and stakeholder collaboration. It integrates institutional strengthening, resource mobilization, capability development, strategic partnerships, and continuous monitoring to address operational barriers while sustaining the economic benefits, program effectiveness, and long-term resilience of multipurpose cooperatives.

Evaluation Mechanism

The effectiveness of the strategic intervention plan shall be evaluated through the following indicators:

- Periodic organizational performance assessments and KPI monitoring
- Financial performance analysis (revenue growth, capital build-up, liquidity, and profitability)
- Program effectiveness and member satisfaction surveys
- Compliance audits and governance performance evaluations
- Monitoring of membership growth, service utilization, and market expansion
- Annual strategic planning reviews and continuous improvement reports
- Assessment of economic sustainability and organizational resilience indicators

IV. DISCUSSION

The present study examined the economic benefits, operational barriers, program effectiveness, and their interrelationships among multipurpose cooperatives in the Municipality of Caramoran. The findings revealed that while the cooperatives generated substantial economic benefits and maintained highly effective programs, they continued to operate under persistent operational constraints. The significant relationships among the study variables further demonstrate that economic benefits, operational barriers, and program effectiveness are interconnected determinants of cooperative sustainability and overall organizational performance.

The highly evident economic benefits ($GWM = 3.58$) highlight the important role of multipurpose cooperatives in strengthening member welfare, financial resilience, and community development. Financial sustainability practices obtained the highest rating, indicating that the cooperatives prioritize prudent financial management, capital build-up, and long-term viability.

This finding supports the observations of Masuku et al. (2016) and Shah (2016), who emphasized that cooperative participation enhances financial security through collective resource mobilization. Likewise, the high rating for community development support reflects the cooperatives' contribution to local economic resilience, consistent with the findings of Hilario (2022). Although profit and revenue generation was also highly evident, it received the lowest rating, suggesting that the cooperatives place greater emphasis on member welfare, affordable services, and social objectives rather than purely profit-driven activities, a characteristic commonly observed among rural cooperatives (Benos et al., 2016).

Despite these contributions, operational barriers were frequently encountered (GWM = 3.49), with market competition pressures emerging as the most significant challenge. This finding indicates that cooperatives remain vulnerable to competition from private enterprises, large-scale retailers, and informal lending institutions, which may limit organizational growth and reduce members' economic opportunities. Similar challenges were reported by Abu (2023) and Wakweya (2024), who identified market-related constraints as major impediments to cooperative performance. Although administrative and management challenges received the lowest rating among the barriers, resource and funding limitations and policy compliance concerns remained prevalent, underscoring the need for stronger institutional and financial support from regulatory agencies and local government units (Karthikeyan & Edossa, 2016).

Program effectiveness was assessed as highly effective (GWM = 3.61), with training and development programs receiving the highest rating. This finding suggests that the cooperatives invest considerably in capacity-building initiatives that strengthen members' competencies in governance, leadership, and financial management. Similar conclusions were reported by Gadafi et al. (2024), who found that training initiatives enhance organizational performance and adherence to cooperative principles. The high effectiveness of monitoring and evaluation systems further indicates that the cooperatives maintain accountability and systematic oversight in program implementation, consistent with the recommendations of Habtamu (2023). Although member engagement initiatives received the lowest rating among the effectiveness indicators, they remained highly effective, implying that greater participatory mechanisms and communication systems could further strengthen member involvement and organizational responsiveness (De Jesus & Cruz, 2021).

The significant positive relationship between economic benefits and overall cooperative performance ($r = 0.641$) indicates that stronger financial capacity, member income enhancement, and community support contribute substantially to organizational success. This finding corroborates the work of Nwankwo et al. (2016), who reported that financially stable cooperatives tend to demonstrate stronger governance and sustainability outcomes. Conversely, the significant negative relationship between operational barriers and program effectiveness ($r = -0.642$) confirms that increasing operational constraints diminish the cooperatives' capacity to deliver effective programs, supporting the findings of Muluneh (2022) and Bkena (2023). Moreover, the strong positive relationship between program effectiveness and economic sustainability ($r = 0.715$) suggests that effective service delivery, training initiatives, and monitoring systems are critical drivers of long-term financial viability and organizational resilience, consistent with the conclusions of Hermanson and Leah (2021) and Nakayiso and Andrew (2023).

Overall, the findings portray multipurpose cooperatives in Caramoran as resilient organizations that generate substantial economic benefits and implement effective programs despite frequent operational challenges. The positive interplay between economic benefits, program effectiveness, and sustainability indicates that strengthening one dimension can reinforce the others, creating a cycle of continuous organizational improvement. However, persistent barriers related to market competition, funding limitations, governance, and regulatory compliance highlight the need for strategic interventions and sustained institutional support. Consequently, the proposed strategic intervention plan directly addresses these identified gaps while sustaining the cooperatives' strengths in financial management, capacity building, and service delivery to promote long-term cooperative sustainability (Benos et al., 2016; Fanasch & Frick, 2018; Ribas et al., 2022).

Based on these findings, cooperative management should diversify income sources, strengthen market competitiveness through innovation and digital strategies, and institutionalize continuous professional development and member feedback mechanisms. Cooperative members should actively participate in capital build-up, training programs, and monitoring activities to reinforce accountability and collective ownership. Likewise, the Cooperative Development Authority and local government units should provide sustained technical assistance, facilitate access to funding, strengthen policy orientation initiatives, and establish market linkages. Future

researchers may expand the scope of inquiry through mixed-methods or longitudinal approaches and examine additional variables such as governance quality, leadership effectiveness, and member satisfaction to further explain cooperative performance and sustainability.

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