

## Business management competencies and financial performance of Persons with Disabilities Cooperatives (PWDCs) in the Philippines

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### Abstract

*Persons with Disabilities Cooperatives (PWDCs) face numerous challenges, including resource allocation, vision development, technology adaptation, and member diversity. The present study survey selected PWDCs in the Philippines to evaluate their business management competencies and correlates it with their financial performance. Using the descriptive research method, a total of 183 respondents, including officers, managers, and staff from sixteen registered primary PWDCs nationwide participated in the survey. Findings indicate an impressive and dynamic PWDCs profiles and a significant association between the business management competencies and financial performance was found. However, the business management competency of PWDCs is satisfactory and needs improvement. To address these challenges, PWDCs should adopt a more scientific and technologically driven approach to business management. Collaborations with government and non-government institutions are essential. It is recommended that PWDCs seek educational and technical assistance from academic and authoritative institutions.*

**Keywords:** *Persons with disabilities (PWD), business management competencies, financial performance, Cooperatives*

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## 1.0. INTRODUCTION

Persons with Disabilities Cooperatives (PWDCs) are organisations formed and operated by individuals with disabilities to collectively address their economic, social, and employment-related needs (Borzaga & Fazzi, 2022; Cáceres, 2023). These cooperatives are structured to promote the self-sufficiency and empowerment of people with disabilities, providing them with opportunities for income generation, skill development, and increased participation in the workforce and society (Westoby & Shevellar, 2022).

PWDCs typically function as cooperative enterprises where members with disabilities work together to create businesses, provide various services, or engage in economic activities that cater to their unique abilities and needs. These cooperatives may focus on a wide range of sectors, including agriculture, manufacturing, retail, services, and more, depending on the skills and interests of their members (Thohari & Rizky, 2021).

The objectives of Persons with Disabilities Cooperatives often include empowerment, skill

development, economic independence, advocacy, support, access to resources, and community engagement (Cáceres, 2023).

PWDCs play a crucial role in promoting the social and economic integration of individuals with disabilities and fostering their self-reliance. These cooperatives often operate in accordance with cooperative principles, which include voluntary membership, democratic decision-making, equitable distribution of benefits, and concern for the community (Cuppari, 2022).

By creating a platform for collaboration and mutual support, Persons with Disabilities Cooperatives contribute to the overall well-being and inclusion of people with disabilities, enabling them to lead fulfilling lives and participate actively in the workforce and society at large.

In the Philippines, PWDCs serve as vital organisations that are specifically established and operated by individuals with disabilities to address their economic, social, and employment-related needs within

the context of the country (Clarion et al., 2022). These cooperatives are structured to empower and support persons with disabilities (PWDs) in various aspects of their lives, particularly in economic participation and social integration (Casim-Samama, 2023).

Key features of PWDCs in the Philippines include empowerment and inclusion, economic activities, skill development, advocacy, access to resources, community engagement, and cooperative principles (Tiglao et al., 2023). By operating within this framework, PWDCs in the Philippines contribute to the social and economic integration of PWDs. They help individuals with disabilities lead more independent lives, gain access to income-generating opportunities, and become active members of their communities. Additionally, these cooperatives play a crucial role in advocating for the rights and welfare of PWDs at the local and national levels (Casim-Samama, 2023).

On the other hand, the business management competencies of PWDCs are essential skills and abilities that enable these cooperatives to operate and manage their business activities effectively and efficiently (Ab Wahid et al., 2023). These competencies play a pivotal role in the success and sustainability of PWDCs (Kourkouridis & Salepaki, 2023). Studies show that financial management, strategic planning, marketing and sales, operations management, human resource management, compliance and regulation, technology adoption, networking and partnerships, problem solving and decision-making, communication skills, leadership and governance, sustainability and social responsibility, and adaptability are some of the key business management competencies that are particularly relevant to PWDCs (Oba, 2023). Developing and enhancing these business management competencies is essential for the growth and sustainability of Persons with Disabilities Cooperatives (Santoso, 2023). Training, mentorship, and access to resources can help PWDCs build and strengthen these competencies, enabling them to thrive in the competitive business landscape while also promoting inclusivity and economic empowerment for individuals with disabilities (Egorov et al., 2022).

According to the study by Akhmad and Santoso (2023), the financial performance of PWDCs is a critical aspect that determines their economic sustainability and ability to fulfill their missions. Assessing and improving financial performance is essential for the long-term

success of these cooperatives (Picciotto & Ummano, 2023; Ahmad Rofe & Syed Marzuki, 2022). Studies show that key factors and indicators related to the financial performance of PWDCs include revenue generation, profitability, cash flow management, asset management, debt management, financial ratios, budgeting and financial planning, cost control, diversification of income sources, grants and fundraising, compliance, reserve funds, impact on members, transparency and accountability, and long-term sustainability (Herchenbach et al., 2023; Towo, 2023; Zhang & Wu, 2023).

Assessing and improving the financial performance of PWDCs often requires financial literacy, access to financial resources, training, and support (Messabia et al., 2023). Elliott and Boland (2023) suggest that cooperatives may seek assistance from financial advisors, government programs, and organizations that specialize in supporting cooperatives to strengthen their financial management practices and achieve their economic and social goals.

Persons with Disabilities Cooperatives in the Philippines face a unique set of challenges and issues that directly impact their business management competency and financial performance. These challenges can hinder their ability to operate effectively and sustainably. Studies show that some of the key challenges and issues include limited access to capital, lack of financial literacy, market access and competition, inadequate infrastructure, skills and training, limited networking opportunities, regulatory and compliance challenges, stigma and discrimination, access to assistive technologies, sustainability and scale, government support, and access to markets (Casim-Samama, 2023; Clarion et al., 2022; Tiglao et al., 2023). Addressing these challenges and issues requires a collaborative effort involving government agencies, non-governmental organizations, financial institutions, and the broader community (Casim-Samama, 2023; Clarion et al., 2022; Tiglao et al., 2023). Providing targeted financial support, improving financial literacy programs, expanding access to training and technology, and promoting inclusivity and equal opportunities can help PWDCs in the Philippines enhance their business management competency and financial performance, ultimately leading to greater economic empowerment and social inclusion for individuals with disabilities (Casim-Samama, 2023; Clarion et al., 2022; Tiglao et al., 2023).

Thus, the present study focuses on assessing the level of business management competencies of selected PWDCs in the Philippines in terms of marketing management, human resources development program, and production and operations of 5S philosophy, and correlating it with financial performance of PWDCs in terms of profitability, institutional strength, structure of asset, and operational strength. The study also determines the difference in the respondent's assessment towards business management competencies, and how the business management competencies of PWDCs are correlated with financial performance.

The study hypothesize that no difference exists in the assessment made by the respondents towards PWDCs' business management competencies when group according to their profile, and relationship exists between business management competencies and financial performance.

## 2.0. METHODOLOGY

### 2.1. Research Design

To address the objectives of this study, descriptive survey research design was adopted (Fraenkel et al., 2019). Descriptive survey research design is a methodological approach used to systematically collect and analyse data from a sample of respondents to describe and summarize various characteristics, attitudes, behaviours, or perceptions within a population or group of interest. This type of research design is particularly useful in this study because it provides a systematic, structured, and quantitative approach to collecting and analysing data, allowing the researcher to achieve a comprehensive understanding of the subject matter and draw meaningful conclusions.

### 2.2. Population and the Sample Respondents

The study selected a total of sixteen duly registered PWDCs in the Philippines namely: (1) Association of Differently Abled Persons in Iloilo Multipurpose Cooperatives (ADPI-MPC), Iloilo City, (2) Association of Differently Abled Persons Multipurpose Cooperatives (ADAP-MPC), Davao City, (3) Atlas Mining Community Handicapped Association Multipurpose Cooperative (AMCHA-MPC), Toledo City, Cebu, (4) Bigay Buhay Multipurpose Cooperative (BBMC), Caloocan and Quezon City, (5) Business Opportunity Producers Cooperative (BOPC), Cainta, Rizal, (6) Father Rafael

Desmedt Multipurpose Cooperative (FARAD-MPC), (7) Gintong Pangarap Multipurpose Cooperative (GPMPC), Cainta, Rizal, (8) Lingkod Banahaw Multipurpose Cooperative (LBMPC), Candelaria, Quezon, (9) Mapalad Multipurpose Cooperative (MAPALAD-MPC), Quirino Province, (10) New Hope Workers Cooperative (NHWC), Legaspi City, (11) Nueva Ecija Association of Persons with Disability MPC (NEAPWD-MPC), Cabanatuan City, Nueva Ecija, (12) PWD GENSAN Multipurpose Cooperative (PWD-GENSAN-MPC), General Santos City, (13) Samahang Ikaunlad ng mga May Kapansanan Multipurpose Cooperative (SIKAP-MPC), Pasig City, (14) San Francisco Association of Difefrently Abled Persons Multipurpose Cooperative (SAFRA-ADAP-MPC), Agusan del Sur, (15) Tacloban Persons with Disabilities Multipurpose Cooperative (TAPDICO MPC), Tacloban, Leyte, and (16) Vibes Multipurpose Cooperatives (VIBES-MPC), Cainta, Rizal. Most of these cooperatives are members of the National Federation of Cooperatives of Persons with Disabilities (NFCPWD) and members on the CDA list who are in good standing.

From the sixteen selected duly registered PWDCs, the population of the study refers to all PWDs who are members and are actively engaging in the cooperative activities. Sample respondents includes a total of one hundred eighteen (118) PWDs who are randomly selected from the list of members of the selected PWDCs.

With regards to age, the majority of PWDC officers, management, and staff were 41 years old or older. When it comes to marital status, the majority were married. In terms of religious affiliation, approximately 80.87% identified as Roman Catholic. Regarding their highest level of education, 36.07% had achieved a college degree. In terms of their tenure as officers, managers, and staff members, 167 individuals, or 91.26%, had served for 7-9 years. As members of PWDC, most had been involved for 10-12 years. In relation to their monthly salary at PWDC, 81 individuals, or 44.26%, were earning 6,000 or less per month.

In respect to alternative income sources, Agri-business had the highest frequency, with 130 individuals, or 71.04%, engaged in it. Regarding participation in social organisations, 91 individuals, or 49.73%, were affiliated to municipal PWD groups. Many local government units (LGUs), particularly in Mindanao, have notable programs supporting the PWD sector. When it comes to the type of

disability, orthopedic conditions were the most prevalent, accounting for 89 individuals, or 48.63%.

### 2.3. Research Instrument

The intention of this study is to describe the current situation without any attempt to influence it and obtain necessary data that can be used to draw a sound and acceptable conclusion of this study. The study used a validated and reliable researcher-made survey questionnaire. The questionnaire is divided into five parts. Part I of the instrument contains the respondents and organizational business profiles in terms of age, sex, civil status, educational attainment, number of years as officers, managers, and staff, number of years as a member, monthly salary, other sources of income, religious affiliation, membership in social/organizational, type of disability. The business profile of PWDC composed of assets, liabilities, net worth, share capital, income/net income, and sales. Part II covers the marketing management practices such as market assessment, market research, marketing plan, and sales plan. Part III includes the Japanese style of 5s of production operation management: *Seri*, or *Sort*, *Seiton*, or *Systematize*, *Seiso*, or *Sweep*, *Seiketsu*, or *Standardize*, *Shitsuke*, or *Self-Discipline*. Part IV is composed of human resources development program. It includes skills, training, employee development, performance management, compensation benefits, incentives, health, and safety. Lastly, Part V covers the financial aspect of management and practices, which includes profitability, the strength of assets.

### 2.4. Data Gathering

The research involved data collection through surveys and document analysis. The researcher identified and selected respondents, developed survey questionnaires, and obtained permission to survey cooperative officers, management, staff, and members of PWDC. Interviews were conducted through various means, including phone, email, and in-person visits. The researcher ensured transparency of the research purpose to encourage honest responses. Collected data were organized and interpreted. Respondents marked checkboxes in the survey questionnaire based on their experiences. Additional data were gathered for documentary analysis. In focus group discussions, respondents with visual disabilities and those who had

difficulty with the questionnaires shared information and ideas about their profiles, cooperative participation, work commitment, and satisfaction with cooperative services and compensation.

### 2.5. Statistical Analysis

The collected data were treated using statistical software known as IBM SPSS Statistics Version 22 and interpreted by the researcher. The median, Kruskal-Wallis H test, Chi-square test, and Cramer's V were used as statistical tools in this study.

## 3.0. RESULTS AND DISCUSSION

### 3.1. Profile of Selected Person with Disability Cooperatives (PWDs)

The Profile of Selected Person with Disability Cooperatives (PWDs) represents a vital initiative aimed at highlighting the unique contributions and challenges faced by individuals with disabilities who have come together to form cooperatives. These cooperatives serve as dynamic platforms, where persons with disabilities collaborate to harness their skills, talents, and entrepreneurial spirit, while also addressing the specific needs and barriers they encounter in various sectors of the economy. This profile sheds light on the inspiring stories, achievements, and innovations of PWD cooperatives, showcasing their resilience and determination in striving for economic empowerment, social inclusion, and a more equitable society.

In terms of the business profile, a significant portion of PWDC's assets exhibited a rising trajectory. The asset range for PWDC in 2018 spanned from 1,037,110.0 to 21,307,743 million pesos. Among the 16 PWD cooperatives, 11 of them experienced growth in their assets.

As for liabilities, the majority of PWDC's liabilities were on the upswing, with ten cooperatives or 62.5% of all cooperatives reporting increased liabilities.

Regarding share capital, the trend was predominantly upward, with fourteen cooperatives or 87.5% of them increasing their share capital.

Similarly, the majority of PWDC's equity demonstrated an increasing trend, with nine cooperatives or 56.26% boosting their total equity. However, in terms

of sales, a significant proportion of PWDC experienced a decline, with nine cooperative members, constituting 56.25%, reporting reduced sales. On a positive note, half of PWDC's net surplus witnessed growth, as eight cooperatives or 50% reported an increase in their net surplus.

### 3.2. Level of Business Management Competencies of selected Person with Disability Cooperatives (PWDs)

The assessment of the Level of Business Management Competencies among selected Person with Disability Cooperatives (PWDs) is a critical exploration into the proficiency and capabilities of these unique entrepreneurial entities. This examination seeks to shed light on the extent to which PWD cooperatives have developed and harnessed essential business management skills, encompassing areas such as strategic planning, financial management, marketing, and operational efficiency. Understanding their competency levels in these domains is not only pivotal for the growth and sustainability of these cooperatives but also plays a crucial role in promoting economic self-sufficiency and inclusivity for persons with disabilities in the broader business landscape.

Table 1: Level of Business Management Competencies in terms of Marketing Management

Marketing Management	X~	V.I
<b>Marketing Assessment.</b> Conduct marketing needs assessment/evaluation	3.00	Satisfactory
<b>Marketing Research</b> in each new project and program of PWDC	3.00	Satisfactory
<b>Marketing Plan</b> prepares targets and projections annually or semi-annually through a marketing mix marketing strategy (product, packaging, pricing, and promotion).	3.00	Satisfactory
<b>Sales Plan.</b> Market evaluation versus target	2.50	Satisfactory
<b>Overall X~</b>	<b>3.00</b>	<b>Satisfactory</b>

Table 1 shows that the respondents' assessment of the level of competency of PWDC in performing marketing management is satisfactory. Even though the PWDC has little knowledge, skills, and appreciation for modern and scientific/academic marketing management, they are still making an effort in marketing assessment, research, marketing planning, and sales planning.

Lecy, Searing, and Li (2023) mentioned that many people misunderstand the term marketing. They often

Table 2: Level of Business Management Competencies in terms of Human Resources Development Program

Human Resources Development Program	X~	V.I
Provide human resource planning and analysis through performance evaluation and planning for members, officers, management and staff.	3.00	Satisfactory
Human resources staffing observed proper implementation of human resources development policy and programs on employee hiring, firing, rights, and privileges.	3.00	Satisfactory
Human resource development function, provides continuous education and training for officers, management, staff, and members for professional development.	3.00	Satisfactory
Management and staff	3.00	Satisfactory
Elected and appointed Committee	3.00	Satisfactory
Members of Cooperatives	3.00	Satisfactory
Human resource development functions, provide performance management evaluation system to	3.00	Satisfactory
Management and staff	3.00	Satisfactory
Elected and appointed Committee	3.00	Satisfactory
Members of Cooperatives	3.00	Satisfactory
Ensure a succession plan for cooperative leadership and management preparation	3.00	Satisfactory
Provide compensation and benefits for management and staff	3.00	Satisfactory
Salaries/wages are at least minimum or above	3.00	Satisfactory
Other incentives available for management and staff	2.50	Satisfactory
There is an available subsidy for SSS, PAGIBIG, and PHILHEALTH	2.50	Satisfactory
Provide honorarium /allowance and other benefits for cooperative officers	3.00	Satisfactory
Provides health, security, and safety to	2.50	Satisfactory
Management and staff	2.50	Satisfactory
Elected and appointed Committee	2.50	Satisfactory
Members of Cooperatives	2.50	Satisfactory
Employees' and officers' relationship ensures open communication for policy planning, implementation, monitoring, and evaluation.	3.00	Satisfactory
<b>Overall X~</b>	<b>3.00</b>	<b>Satisfactory</b>

think it means “advertising,” “promotion,” or “retailing.” It does include these, but it is much broader in scope. “Marketing is anything that is designed to bring buyers and sellers together. Four elements facilitate buyer-seller exchanges: a product or service that is unique and desired by buyers, a price for the product that buyers feel offers good value, a means of distribution so that buyers can gain access to the product, and promotion to make buyers aware of the product and its unique benefits.”

Establishing the starting price point for a product or service is one component of a pricing strategy. If the price is too high, there will be a reduction in sales, and if the price is lower than it should be, there will be a reduction in profit. The starting pricing will be influenced by the following five factors: (1) expenses, the cost of the product or service, and the cost of running the business. (2) price elasticity, or the degree to which customers are sensitive to different price levels (3) the image that is desired, (4) the value that is provided by the product, service, or business and (5) the price levels supplied by competitors.

Table 2 shows that the assessment of the level of competency of PWDC in performing the Human Resources Development Program had an overall satisfactory rating. As observed, it still provides human resource planning and analysis through performance evaluation and planning for members, officers, management, and staff. It provides health, security, and safety to indicators with the lowest median of 2.50 and is still satisfactory. Thus, the PWDC has a satisfactory level of awareness regarding human resource management operations and practices.

Consequently, the program for the development of the PWDC's human resources is satisfactory and is carried out adequately. In searching for the origins of this model and, therefore, for those on which the definition of the term "competency" is based, we can state that, although Romero and Nalangan (2023) pointed out that it was necessary to identify the attitudes of individuals that lead to business success, the first definition of competencies as achievement components associated with groups of human behaviours. Naturally, as discussed previously, the components of achievement are not present in all people; instead, they are only present in those who can perform well in their professional tasks.

It is essential to emphasise the following concept in this context: competency is not the accumulation of some components but rather the synergistic combination of those factors. These aspects are connected to the causes, characteristics, values, abilities, and knowledge that are unique to everyone, but the growth of competency at a certain level can only be achieved by combining all these aspects. A skill is not likely to change much with time; in other words, competencies do not typically evolve due to natural selection; instead, specific development programs geared toward those competencies are frequently

Table 3 Level of Business Management Competencies in terms of Production and Operations of 5S Philosophy

<b>Production and Operations of 5S Philosophy</b>	<b>X~</b>	<b>V.I.</b>
Seiri or Sort <ul style="list-style-type: none"> <li>• Take out unnecessary items and dispose</li> <li>• Eliminating waste by classification</li> </ul>	3.00	Satisfactory
Seiton or Systematize <ul style="list-style-type: none"> <li>• Arrange necessary items in good order for use</li> <li>• Indicate where fire extinguishers are.</li> <li>• Place warning signs for passages for carts/forklifts.</li> <li>• Indicate where chemicals are kept.</li> </ul>	3.00	Satisfactory
Seiso or Sweep <ul style="list-style-type: none"> <li>• Clean your workplace</li> <li>• Regular cleaning and checking extend the lives of machines/ equipment and reduces machine breakdown.</li> <li>• Divide zones and decide on each team member's exact area of responsibility. The janitors will then look at the common areas only and can accomplish more</li> </ul>	3.00	Satisfactory
Seiketsu or Standardise <ul style="list-style-type: none"> <li>• Maintain a high standard of housekeeping</li> <li>• Create a maintenance system for housekeeping</li> <li>• Does your workplace have adequate lighting and power supply</li> </ul>	3.0	Satisfactory
Shitsuke or Self-discipline <ul style="list-style-type: none"> <li>• Do things spontaneously without being told</li> <li>• Discipline yourselves to set a good example before you expect your subordinates to follow standards.</li> </ul>	3.0	Satisfactory
<b>Overall X~</b>	<b>3.00</b>	<b>Satisfactory</b>

required. From this point forward, these concepts will serve as the basis for developing "ideal" competency-based professional profiles that will be used to manage recruiting and training strategies.

Developing these "ideal" professional profiles involved contrasting two distinct groups of people: those with a performance level in their professional endeavours that fell in the middle of the spectrum and those with a significantly above-average level. As a direct consequence of this, competencies came to be understood as the knowledge, talents, and skills, in addition to a variety of other qualities, that differentiate low performance from high performance.

It is crucial to underscore that Mishra and Deshpande (2023) have offered valuable insights regarding how we should conceptualize "competency." According to their

perspective, definitions of competency that centre on the accumulation of knowledge, such as "knowing how to do" or "knowing how to be," and its subsequent application are incomplete. Such limited definitions result in the fragmentation of competency, ultimately jeopardizing the viability of any competency-based system. Therefore, these definitions should not serve as the cornerstone for developing a robust competency-based management system. Merely aggregating a person's diverse characteristics does not encompass the entirety of competency.

In essence, competency is a multifaceted term; it is not characterized by a singular attitude, isolated knowledge, or specific talent. Instead, it represents the synthesis of all three within the specific context of a particular profession and its operational domain. Every observable behaviour observed during the execution of a specific competency results from the interplay of knowledge, skills, and attitudes associated with that particular skill.

According to the data presented in Table 3, PWDC possesses a sufficient level of business management competencies, as assessed by their performance in the role of Production and Operations management. Therefore, the PWDC's inability to meet the criteria for the continuous development of its operations is not hindered by its limitations. They are familiar with the fundamental concept of the 5S Philosophy of Kaizen for continual development, and while they do not excel at it, they do not consider themselves as failures.

If given the opportunity, there is a good possibility that progress will be significantly more substantial than adequate over time. The Toyota Motor Company in Japan is credited for developing the 5S concepts. They included it in their manufacturing system in the middle of the 20th century. The 5S principles are designed to assist corporations in keeping their workplaces tidy and well-organized. Because it cuts down on waste and improves efficiency, a workspace that is kept clean and organised is essential to the success of any firm. A clean work environment (also) reduces the likelihood of accidents and increases productivity. The time and frustration spent looking for something were significantly reduced. In addition, employees will have a positive attitude toward their work environment if their workstation is clean and organised. They will be encouraged to watch for flaws and other forms of nonconformity.

In addition, a project team is responsible for implementing 5S. The 5S process consists of steps that start before implementation and continue after completion. 5S is not a one-time activity but a method for achieving and maintaining continual development. Sorting, putting things in order, shining, maintaining, and standardising are the tasks needed to accomplish 5S continuous improvements. These are the fundamentals around which the 5S concepts are built.

The project team utilises various Kaizen 5S tools during the project's implementation phase. These tools include 5S checklists, red tags, shadow boards, floor marks, and other visual communication tools. Every one of these 5S Kaizen tools maintains a clean, hazard-free, and well-organised workspace (Gupta & Jain, 2014).

### 3.3. Difference on the Assessment made by the Respondents towards the Level of Business Management Competencies of selected Person with Disability Cooperatives (PWDs)

The assessment of the Level of Business Management Competencies among selected Person with Disability Cooperatives (PWDs) can vary significantly depending on the perspective of different respondents. This study delves into the differences in assessment made by respondents, which may include members of PWD cooperatives, stakeholders, government agencies, and other relevant parties. The variations in these assessments can be influenced by factors such as personal experiences, expectations, and knowledge of the cooperatives' operations. By understanding these differences, we gain valuable insights into the complex and multifaceted nature of evaluating the business management competencies of PWD cooperatives, which, in turn, can impact strategies of their enhancement and growth.

Table 4: Difference on the assessment made by the respondents towards the Level of Business Management Competencies in terms of Age

Indicators	Age	Mean Rank	H Val	p-val.	Dec	Re
Marketing Management	Below 25	114.100	6.079	0.193	Retain H <sub>0</sub>	Not Sig.
	26-30	78.778				
	31-35	108.500				
	36-40	78.922				
	41 and above	92.453				
Human Resource Development Program	Below 25	98.450	6.980	0.137	Retain H <sub>0</sub>	Not Sig.
	26-30	99.944				
	31-35	122.875				
	36-40	87.578				
	41 and above	87.789				
	Below 25	112.850	11.341	0.023	Reject	Sig.

Table 5: Difference on the assessment made by the respondents towards the Level of Business Management Competencies in terms of Civil Status

Indicators	Civil Status	Mean Rank	H val	p-val	Dec	Re m
Marketing Mgmt	Single	92.500	1.344	0.854	Retain H <sub>0</sub>	Not Sig.
	Married	92.476				
	Widow	65.000				
	Widower	117.50				
	Separated	91.833				
HR Dev. Prog.	Single	94.879	3.133	0.536	Retain H <sub>0</sub>	Not Sig.
	Married	91.858				
	Widow	48.125				
	Widower	106.50				
	Separated	89.667				
Fin. Mgmt	Single	97.348	3.606	0.462	Retain H <sub>0</sub>	Not Sig.
	Married	89.698				
	Widow	51.625				
	Widower	122.00				
	Separated	95.750				

Financial Management	26-30	115.722	H <sub>0</sub>
	31-35	115.719	
	36-40	72.109	
	41 and above	90.578	

When grouped by age, Table 4 shows that there were different perceptions of the performance of PWD-run cooperatives and that the indicator of the performance of cooperatives run by PWDs had different perceptions. The table shows no significant difference in marketing and human resource management, especially for 35 years old and below. Financial management is significant. Financial issues become significant at all ages.

The most critical aspect for PWD is the current situation, precisely the financial aspect of how much earnings they will receive while we work on their production process, especially for order PWD.

Table 5 demonstrates that when PWD cooperatives were categorised according to their civil status, there was no substantial difference in their perception of performance.

Given this information, it can be deduced that the indicator of marketing, human resource, and financial management performance of cooperatives run by PWD when classified by civil status is inconsequential. Whether or not they are in a relationship, this will not impact their life. The continued existence, as human beings, is the most important thing to people.

Table 6 displays the comparison between the perceptions on the performance of cooperative run by

Table 6: Difference on the assessment made by the respondents towards the Level of Business Management Competencies in terms of Religion Affiliation

Indicators	Religion Affiliation	Mean Rank	H val	p-val	Dec.	Rem.
Marketing Mgmt	Roman Catholic	90.787	4.825	0.438	Retain H <sub>0</sub>	Not Sig.
	Islam	161.000				
	Iglesia ni Kristo	117.389				
	Seventh Day Adventist	82.625				
	Protestant	80.091				
	Others	97.05				
HR Dev. Prog.	Roman Catholic	92.642	7.343	0.196	Retain H <sub>0</sub>	Not Sig.
	Islam	174.500				
	Iglesia ni Kristo	112.333				
	Seventh Day Adventist	59.750				
	Protestant	91.591				
	Others	69.3				
Fin Mgmt.	Roman Catholic	90.250	6.132	0.294	Retain H <sub>0</sub>	Not Sig.
	Islam	176.500				
	Iglesia ni Kristo	121.889				
	Seventh Day Adventist	102.250				
	Protestant	85.727				
	Others	85.35				

PWD when grouped according to religion affiliation using H test. When PWD cooperatives were categorised according to their religious affiliation, the table demonstrates no substantial difference in the perception of performance.

Cooperatives run by PWD grouped according to their religious affiliation shows that the implications under the indicator on the performance of the cooperatives are minor.

Table 7 displayed on the next page exhibits the comparison between the perceptions on the performance of cooperative run by PWD when grouped according to highest educational attainment using H test.

The table demonstrates a statistically significant disparity in the opinions of the efficiency of PWD-led cooperatives in terms of marketing and human resource management indicators when the respondents were categorised according to their highest level of educational attainment. Communicating face-to-face with customers and potential clients is essential to marketing and human resource management. Regardless of a person's outward



Table 7: Difference on the assessment made by the respondents towards the Level of Business Management Competencies in terms of Highest Educational Attainment

Indicators	Highest Educational Attainment	Mean Rank	H value	p-value	Decision	Remarks
Marketing Mgmt	Elementary	83.606	13.115	0.011	Reject H <sub>0</sub>	Significant
	High school	102.202				
	Vocational	67.443				
	College	101.182				
	Post Grad	117.500				
HR Dev. Prog.	Elementary	80.273	10.836	0.028	Reject H <sub>0</sub>	Significant
	High school	100.074				
	Vocational	72.357				
	College	102.939				
	Post Grad	78.500				
Fin Mgmt	Elementary	85.273	3.563	0.468	Retain H <sub>0</sub>	Not Significant
	High school	94.787				
	Vocational	81.186				
	College	99.439				
	Post Grad	81.250				

look, confidence can be bolstered via scholastic achievement. Education is the process of acquiring knowledge and competencies and then applying those in the appropriate context and at the appropriate time.

Educational institutions can educate some or all of their pupils, but they cannot educate all of their students. Education can transform a person. People who have received education are aware of the responsibilities they have to both society and their nation. It is more about employing moral principles to bring about a fundamental shift in societal norms. The respondents believe that their level of education and efforts in marketing and managing the resources of their people are the primary contributors to their financial performance. The performance indicator on the financial management of cooperatives owned by people with disabilities does not reveal a significant difference when the data is classified according to the participants' highest educational attainment. Above all

else, the educational attainment that each person has obtained is the most crucial factor in determining how important the core values of honesty and transparency are in the context of financial management.

The impressions of the performance of cooperatives run by PWD are classified by profile, and the table reveals no substantial variation in such perceptions. This suggests that the indicator of the performance of cooperatives administered by PWD is not significant in the indicator when categorised according to years of service at the management level.

Table 9 reveals that there is no substantial variation in such perception. This suggests that the performance indicator of cooperatives managed by PWD is not meaningful when categorised according to a member level. They are both members of the cooperative and owners of the cooperative since they are members. Instead

Table 8: Difference on the assessment made by the respondents towards the Level of Business Management Competencies in terms of Years of Service as Managers

Indicators	Years of Service as Managers	Mean Rank	H value	p-value	Decision	Remarks
Marketing Mgmt	3- below	117.500	3.269	0.352	Retain H <sub>0</sub>	Not Significant
	4 - 6 years	78.071				
	7 - 9 years	91.054				
	10-12 years	120.750				
HR Dev. Prog.	3- below	106.500	4.382	0.223	Retain H <sub>0</sub>	Not Significant
	4 - 6 years	52.214				
	7 - 9 years	93.737				
	10-12 years	88.750				
Fin Mgmt	3- below	100.000	4.078	0.253	Retain H <sub>0</sub>	Not Significant
	4 - 6 years	54.214				
	7 - 9 years	92.991				
	10-12 years	103.375				

Table 9 Difference on the assessment made by the respondents towards the Level of Business Management Competencies in terms of Years of Membership

Indicators	Years of Membership	Mean Rank	H value	p-value	Decision	Remarks
Marketing Management	3- below	93.060	3.269	0.352	Retain H <sub>0</sub>	Not Significant
	4 - 6 years	105.548				
	7 - 9 years	81.125				
	10-12 years	93.278				
Human Resource Development Program	3- below	92.720	6.082	0.108	Retain H <sub>0</sub>	Not Significant
	4 - 6 years	117.929				
	7 - 9 years	88.775				
	10-12 years	87.531				
Financial Management	3- below	96.920	5.839	0.120	Retain H <sub>0</sub>	Not Significant
	4 - 6 years	116.452				
	7 - 9 years	87.263				
	10-12 years	87.392				

of their duties, marketing, human resource management, and financial management are for them as members. As members, it is their responsibility to vote for new officers during the organisation's annual general assembly. Their responsibilities focus more on the executive power of their team than the management level.

Table 10 reveals that there is no substantial variation in such perception. This suggests that the indicator of the performance of cooperatives run by PWD is not significant when categorised according to the salary per month.

The vast majority of PWD employees are contented with their pay. Although they would prefer a salary that is at or above the minimum, depending on their performance, they are willing to settle for compensation that is lower than the minimum because they believe that any salary is preferable to receiving no salary at all.

As Table 11 illustrates, there is a striking discrepancy in how different groups of PWD see the effectiveness of cooperatives run by PWD. As a result, compared to other indicators, the performance of cooperatives managed by PWD stands out as particularly meaningful. Exploring new avenues of financial support is a massive boon to the PWDC. Some of their other revenue streams become their customers in joint production, expanding their opportunities for collaboration and increasing their overall income.

The table shows a significant difference in the perceptions of the performance of cooperatives run by PWD when grouped by profile. This implies that the performance of cooperatives run by PWD when grouped according to social organisational members is significant. Membership in other social organisations is a strategic direction of all PWDCs to strengthen their marketing management, networking, and linkages. It will increase

Table 10 Difference on the assessment made by the respondents towards the Level of Business Management Competencies in terms of Salary per Month

Indicators	Salary per Month	Mean Rank	H value	p-value	Decision	Remarks
Marketing Mgmt	6,000 and below	83.606	8.753	0.068	Retain H <sub>0</sub>	Not Significant
	6,001-8,000	102.202				
	8,001-10,000	67.443				
	10,001-12,000	101.182				
	12,001 and above	117.500				
Human Resource Development Program	6,000 and below	80.273	7.747	0.101	Retain H <sub>0</sub>	Not Significant
	6,001-8,000	100.074				
	8,001-10,000	72.357				
	10,001-12,000	102.939				
	12,001 and above	78.500				
Financial Management	6,000 and below	85.273	2.842	0.585	Retain H <sub>0</sub>	Not Significant
	6,001-8,000	94.787				
	8,001-10,000	81.186				
	10,001-12,000	99.439				
	12,001 and above	81.250				

Table 11 Difference on the assessment made by the respondents towards the Level of Business Management Competencies in terms of Other Sources of Income

Indicators	Other Sources of Income	Mean Rank	H value	p-value	Decision	Remarks
Marketing Management	Sari-sari store	84.412	19.556	0.000	Reject H <sub>0</sub>	Significant
	Service	50.900				
	Agribusiness	85.727				
	Others	127.300				
Human Resource Development Program	Sari-sari store	72.912	9.643	0.022	Reject H <sub>0</sub>	Significant
	Service	76.100				
	Agribusiness	88.885				
	Others	115.933				
Financial Management	Sari-sari store	74.794	16.211	0.0001	Reject H <sub>0</sub>	Significant
	Service	70.600				
	Agribusiness	86.681				
	Others	125.333				

their confidence as humans and allow some of their advocacy to be heard. This could also be a potential partner to add sources of funds by receiving donations, grants, and loans.

The table shows a significant difference in the perceptions of the performance of cooperatives run by PWD when grouped by profile. This implies a significant improvement under the indicator on the performance of cooperatives run by PWD when grouped according to type of disability under marketing management. Under human resource management and financial management, there is no significant improvement. It is significant to the PWDC’s marketing management because they feel that dealing with people requires personality and education. They would like to give marketing management to the people they think have a more pleasing personality and education than they do. Human resources and financial management are inside production lines, so they do not require external appearance; good performance, good relationships, and good income will follow.

### 3.4. Financial Performance of selected Person with Disability Cooperatives (PWDs)

The examination of the Financial Performance of selected Person with Disability Cooperatives (PWDs) is a crucial endeavour aimed at assessing the economic viability and sustainability of these unique cooperative entities. This analysis seeks to provide insights into various financial aspects, including revenue generation, cost management, profitability, and resource allocation, with the ultimate goal of understanding the financial health and resilience of PWD cooperatives. By evaluating their financial performance, we can gain a deeper understanding of their ability to achieve economic self-sufficiency, promote social inclusion, and effectively navigate the challenges that individuals with disabilities may encounter in the business world. The table shown on the next page presents that the assessment on the level of competency of PWDC in performing financial management acquired an overall satisfactory rating, with a total average of 2.50. Profitability got the highest average of 2.50 and was satisfactory. In contrast, operational strength had the lowest average of 2.00. Thus, the PWDC, as an overall medium, received a satisfactory level of awareness

Table 12 Difference on the assessment made by the respondents towards the Level of Business Management Competencies in terms of Social Organizational Members

Indicators	Social Organizational Members	Mean Rank	H value	p-value	Decision	Remarks
Marketing Management	Municipal PWD	79.484	13.003	0.005	Reject H <sub>0</sub>	Significant
	Regional PWD	103.888				
	Partylist	160.500				
	Other	101.766				
Human Resource Development Program	Municipal PWD	78.527	15.598	0.001	Reject H <sub>0</sub>	Significant
	Regional PWD	108.440				
	Partylist	161.000				
	Other	96.203				
Financial Management	Municipal PWD	81.549	7.866	0.049	Reject H <sub>0</sub>	Significant
	Regional PWD	100.422				
	Partylist	131.00				
	Other	104.016				

Table 13: Difference on the assessment made by the respondents towards the Level of Business Management Competencies in terms of Type of Disability

Indicators	Type of Disability	Mean Rank	H value	p-value	Decision	Remarks
Marketing Management	Orthopaedic	91.315	9.208	0.027	Reject H <sub>0</sub>	Significant
	Visual	112.289				
	Deaf	79.867				
	Others	78.692				
Human Resource Development Program	Orthopaedic	86.315	3.036	0.386	Retain H <sub>0</sub>	Not Significant
	Visual	99.934				
	Deaf	89.800				
	Others	102.404				
Financial Management	Orthopaedic	90.629	3.306	0.347	Retain H <sub>0</sub>	Not Significant
	Visual	104.776				
	Deaf	83.003				
	Others	88.365				

regarding financial management operations and practices.

The Theory of Finance is a theory that Amos Tversky and David Kahnman developed and published in 1974. The economic theory, known as the Prospect Theory, explains how investors might select appropriate options even when those options involve risk (Kahneman & Tversky, 2013). The notion guides individuals to make choices that benefit their financial situation. Even the models consider empirical evidence to represent how individuals weigh possible rewards and losses. The study of the various methods companies used to raise capital and the methods by which capital is allocated to various projects is what the concept of finance theory. This study also takes into consideration the risks that are associated with the work that the companies do.

### 3.4. Relationship between the Level of Business Management Competencies and Financial Performance of selected Person with Disability Cooperatives (PWDs)

The Relationship between the Level of Business Management Competencies and Financial Performance of selected Person with Disability Cooperatives (PWDs) is a critical exploration that aims to uncover the intricate link between the skills and strategies employed by these cooperatives and their overall financial well-being. This study delves into whether higher competencies in areas such as strategic planning, financial management, and marketing correlate with improved financial outcomes, including revenue growth, profitability, and resource utilization. Understanding this relationship is essential not only for assessing the effectiveness of business management within PWD cooperatives but also for

informing strategies that can enhance their financial sustainability, thereby fostering economic empowerment and social inclusion for individuals with disabilities.

Marketing management, production and operations, and human resource development programs are all associated with financial management, as seen in Table 14. This means those who responded to the questionnaires

Table 14: Level of Financial Performance

Financial Management	X~	V.I.
Profitability	2.50	Satisfactory
Income has been increasing for the last three (3) years	2.50	Satisfactory
Members continuously receive dividends for the last three (3) years	2.50	Satisfactory
Interest rates on Capital and Patronage refunds have been increasing for the last three (3) years.	2.50	Satisfactory
Institutional Strength	2.50	Satisfactory
The PWDC has a reserve fund to cover losses	2.50	Satisfactory
Structure of Asset	2.50	Satisfactory
Members' deposits and share capital have been continuously increasing for the last three (3) years	2.50	Satisfactory
External borrowing is decreasing	3.00	Satisfactory
Operational Strength	2.00	Fair
PWDC has enough budget for the volume of business	2.00	Fair
High levels of liquidity and cash on hand and in the bank are increasing	2.00	Fair
<b>Overall X~</b>	<b>2.50</b>	<b>Satisfactory</b>

demonstrated a connection between the three indicators and financial management where the latter is dependent on, related to, or affected by these three indicators. As per the perspective put forth by Sama-Berrocal and Corchuelo Martínez-Azúa (2023), the primary objective of modern management revolves around "orchestrating the utilisation of both tangible and human assets in a manner that maximizes their contribution to organizational objectives." This line of thinking is transferable to other departments, including human resources, manufacturing, accounting, and marketing. Managers in the modern period herald a time of teamwork, camaraderie, mutual understanding, and expansion (Moran et al., 2023).

improving its operations despite the unique challenges presented by its members' disabilities. Overall, the cooperative's efforts are commendable in these areas.

Furthermore, the assessment of business performance for cooperatives run by PWDs varies based on different factors such as age, educational attainment, other income sources, social organizational members, and type of disability. While some factors lead to significant differences in perceptions, others do not. These findings suggest the importance of considering specific demographic and contextual factors when assessing and improving the performance of such cooperatives.

Table 15: Relationship between Business Management Competencies and Financial Performance

Indicators	Correlation	P-value	Decision	Remarks
Financial Management				
Marketing Management	0.382	0.000	Reject H <sub>0</sub>	Significant
Production and Operations	0.401	0.000	Reject H <sub>0</sub>	Significant
Human Resource Development Program	0.532	0.000	Reject H <sub>0</sub>	Significant

PWDCs demonstrate a satisfactory level of performance in financial management, with a particular strength in profitability. However, there is room for improvement in operational strength. The fact that PWDCs are aware of and striving to meet national performance standards is a positive sign, indicating a commitment to improving financial management practices within the cooperatives. Further efforts to enhance operational strength and other aspects of financial management could lead to even better overall performance.

#### 4.0. CONCLUSION

The respondents in the study appear to be a group of experienced, married individuals primarily affiliated with the Roman Catholic religion. They have diverse sources of income, with agri-business being the most common. The cooperatives themselves generally showed positive trends in terms of assets, liabilities, share capital, and equity, but there is room for improvement in terms of sales. These findings can be valuable for understanding the profile of PWDCs members and assessing the financial health of these cooperatives. Further analysis would be needed to explore the implications of these trends in greater detail.

Lastly, data suggests that there is a significant and positive association between the competencies required for business management, including those related to financial management, marketing management, human resource management, and continuous improvement programs for industrial operations. This correlation implies that when businesses or organizations, such as PWDCs, focus on improving their overall business management competencies, including areas like financial management, it tends to have a positive impact on their financial performance. In other words, as these competencies are strengthened and enhanced, they can lead to better financial outcomes. This finding underscores the importance of a holistic approach to business management, where various aspects, such as financial management, marketing, human resources, and continuous improvement, are interconnected and contribute to overall success. It suggests that organisations that invest in developing these competencies and align them with their financial goals are more likely to achieve improved financial performance.

Based on the respondents' assessments, PWDCs demonstrate satisfactory performance in marketing management, human resources development, and the application of the 5S philosophy in production and operations. This reflects the cooperative's commitment to applying modern management practices and continually

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