PHILIPPINE COCONUT AUTHORITY
COCONUT FARMERS AND INDUSTRY DEVELOPMENT PLAN

TERMINAL REPORT

Reporting Period: CY 2022 - 2025







CFIDP
Coconut Farmers and Industry Development Plan

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as of June 2026



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COCONUT FARMERS AND INDUSTRY DEVELOPMENT PLAN (CFIDP)

CFIDP
Coconut Farmers & Industry Development Plan

Table of Contents

I. Executive Summary 2

II. Implementing Agencies' Mandate Under RA 11524 and Deliverables Under CFIDP 4

III. Implementation Performance (Physical and Financial Accomplishments) per CFIDP Outcome Indicator 8

A. Outcome No. 1: Increased Access of Coconut Farmers to Credit, Crop Insurance, Health, Education, Training, and Social Services 9

A.1 Social Protection Programs 9

A.1.a. Health and Medical Program 9

A.1.b. Scholarship Program 10

A.2. Training Program 11

A.3. Coconut Farmers Empowerment through Cooperatives 13

A.4. Credit Program 15

B. Outcome No. 2: Improved Productivity within Ecological Limit 17

B1. Coconut Hybridization Program - Operation 17

B.2. Community-Based Farm Enterprise Development 18

B.2.a. Intercropping of Coffee and Cacao 18

B.2.b. Native Livestock and Poultry Integration 19

B.2.c. Dairy Integration Program 20

C. Outcome No. 3: Increased Support to Coconut Processing and Value Adding Activities 21

C.1. Shared Facilities for Processing 21

C.2. Infrastructure Development 22

D. Outcome No. 4: Rehabilitation and Modernization of the Coconut Industry Intensified 23

D.1. Coconut Hybridization Research 24

E. Outcome No. 5: Market Access of Coconut Farmer Organizations and Cooperatives Expanded 26

E.1. Research, Marketing, and Promotion 26

F. Fiscal Performance and Assessment 28

F.1. Overall Financial Accomplishments 28

F.2. Trust Fund Utilization Trends 29

IV. Outcome and Results Assessment 31

- Increased Access to Credit, Insurance, Education, Health, and Social Services 31
- Improved Productivity within Ecological Limits 33
- Increased Support to Coconut Processing and Value-Adding Activities 34
- Rehabilitation and Modernization of the Coconut Industry Intensified 35
- Expanded Market Access for Coconut Farmer Organizations and Cooperatives 36

V. Issues, Challenges, and Constraints 38

VI. Good Practices and Innovations 40

VII. Lessons Learned 45

VIII. Ways Forward 46

A. Policy Strengthening and Strategic Alignment 46

B. Enhancement of the NCFRS Registry System 46

C. Strengthening PCA Leadership and Convergence Mechanisms 47

Independent Insights: Evaluating the CFIDP Dedicated flagship section on the PSU study. 49

I. Why the Assessment Was Conducted 50

II. Voices from the Ground 52

III. Key Findings of the Study 56

IV. Successes Identified by PSU 64

V. Implementation Gaps and Challenges 66

VI. Policy Recommendations 70



EXECUTIVE SUMMARY

Mapun, Tawi-tawi



EXECUTIVE SUMMARY

The Coconut Farmers and Industry Development Plan (CFIDP) serves as the national framework for implementing Republic Act No. 11524, which established the Coconut Farmers and Industry Trust Fund (CFITF). The plan provides the strategic roadmap for revitalizing and modernizing the Philippine coconut industry through coordinated government programs designed to increase productivity, enhance value addition, strengthen market competitiveness, and improve the socio-economic conditions of coconut farmers and their families.

Implementation of the CFIDP began in 2022 upon the approval of the Executive Order No. 172, approving the Plan that will be implemented through a multi-agency approach, involving fifteen (15) national government agencies tasked with delivering specific programs across the coconut value chain. These national development programs include social protection, training program empowerment of organizations through cooperatives, coconut hybridization program, community-based farm enterprise development and support services... During the initial years of implementation, these agencies rolled out various interventions that expanded services to coconut farmers, strengthened farmer organizations, improved access to training and financing, and supported the development of coconut-based enterprises.

From 2022 to 2025, the CFIDP achieved notable accomplishments in several program areas. Social Protection Programs significantly expanded their coverage, particularly through the Health and Medical Program which reached more than 125,000 coconut farmers and their dependents through mobile health services and medical assistance programs. The Coconut Scholarship Program supported thousands of children of coconut

farmers in pursuing higher education, contributing to the development of human capital within coconut farming households.

Capacity-building initiatives also demonstrated strong performance. Training programs conducted by implementing agencies reached tens of thousands of coconut farmers and agricultural workers, strengthening their technical knowledge and entrepreneurial capabilities. Market development initiatives supported product innovation, regulatory compliance, and participation in domestic and international trade promotions, generating substantial sales for coconut-based products.

Infrastructure and enterprise development programs further contributed to improving the enabling environment for the coconut industry. Investments in farm-to-market roads and shared processing facilities enhanced market access, improved post-harvest processing capacity, and supported the development of higher-value coconut products.

Despite these achievements, the implementation of the CFIDP encountered several challenges, including delays in program rollout during the early years due to administrative and coordination issues among implementing agencies. Operational constraints such as beneficiary validation processes, procurement delays, and logistical challenges in remote areas also affected program delivery.

In response to these challenges, the PCA has initiated the revision of the CFIDP 2022-2026 and was later approved pursuant to **Memorandum Circular No. 84, s. 2025**, which strengthened the outcome framework, clarified agency roles, and reinforced the coordinating role of the Philippine Coconut Authority (PCA).

Overall, the implementation of the CFIDP during the period 2022–2025 established the institutional and operational foundations necessary to support the long-term development of the Philippine coconut industry and improve the welfare of coconut farmers nationwide.





II. Implementing Agencies' Mandate Under RA 11524 and Deliverables Under CFIDP

Pursuant to the Republic Act No. 11524 or the **Coconut Farmers and Industry Trust Fund Act**, the government mandated the creation of the Trust Fund to consolidate all benefits due for the coconut farmers and the industry. Under Section 4 of the law, it specified the mandate of the PCA on the preparation of the development plan which will serve as a guiding framework and directions towards the three main objectives: increase productivity and income of the coconut farmers, poverty alleviation, and rehabilitate and modernize the coconut industry for sustainable development. Fifteen implementing agencies were mandated to realize these intended benefits for the coconut farmers and the industry.

Table 1. CFIDP Implementing Agencies' Mandate

Implementing Agencies / Programs	Annual Percentage Allocation	Mandate
A. Social Protection Programs		
A.1. Philippine Coconut Authority (PCA) – Health and Medical Program	10%	Delivers targeted healthcare to coconut farmers and their families, closing gaps left by standard government services. Through partnerships with public and private hospitals nationwide, the program provides mobile health services in Geographically Isolated and Disadvantaged Areas (GIDA), hospitalization, and aftercare, ensuring farmers get timely, specialized support that directly improves their health and productivity.

A.2. Philippine Crop Insurance Corporation (PCIC) – Crops Insurance	4%	The Crop Insurance Program shields coconut farmers from losses caused by calamities, pests, and diseases. By rolling out Coconut Tree Mortality and Yield Insurance packages, PCIC reduces risk, protects incomes, and gives farmers the confidence to invest in new technologies that raise productivity and resilience.
A.3. Commission on Higher Education (CHED) – Coconut Scholarship Programs	8%	CHED administers the Scholarship Program for Coconut Farmers and their Families (CoScho) to expand access to higher education, particularly in agriculture and allied fields. It processes and awards scholarships, coordinates with participating higher education institutions, releases tuition and allowance support, monitors academic performance of scholars, and ensures compliance with program guidelines to help build a pool of professionals who can contribute to the modernization and sustainability of the coconut industry.
B. Training Programs		
B.1. Agricultural Training Institute (ATI) – Training Program	4%	ATI leads the implementation of the Training Program for coconut farmers and extension workers to strengthen technical, entrepreneurial, and organizational capacities within the sector. It designs and conducts competency-based trainings, facilitates Training of Trainers (TOT), accredits and supports Learning Sites for Agriculture (LSAs), deploys resource persons, and monitors training outcomes to ensure improved farm productivity, adoption of technologies, and enhanced enterprise management skills among beneficiaries.
B.2. Technical Education and Skills Development Authority (TESDA) – Training Program	4%	TESDA delivers technical-vocational education and skills development opportunities to coconut farmers and their qualified dependents to improve employability and livelihood prospects. It develops and offers industry-relevant TVET courses, conducts skills training and assessment, grants National Certificates (NCs), provides scholarship support where applicable, and aligns training programs with the needs of the coconut value chain and related enterprises.
C. Organization and Empowerment of Coconut Farmers through Cooperatives		
C.1. Cooperative Development Authority (CDA)	5%	This program integrates coconut farmers into the value chain by building strong, capable cooperatives. CDA leads the formation, registration, and capacity building of farmer organizations, equipping them to scale production, improve efficiency, and increase incomes through collective action.
D. Coconut Hybridization		
D.1. Philippine Coconut Authority (PCA) – Coconut Hybridization Program	15%	The Hybridization Program drives higher nut production by ensuring a steady supply of certified hybrid planting materials. PCA oversees the hybridization of mother palms, mass production of hybrid seednuts, nursery establishment, and large-scale planting—backed by trained crews to guarantee quality and efficiency.

D.2. Department of Science and Technology – PCAARRD (DOST-PCAARRD) - Coconut Hybridization Research	5%	DOST–PCAARRD strengthens the hybridization effort by funding and guiding research that improves seed quality and yields. These studies underpin long-term gains in productivity and sustainability across the coconut industry.
E. Community-Based Farm Enterprise Development Programs		
E.1. Department of Agriculture – High Value Crops Development Program (DA-HVCDP) - Intercropping of Coffee and Cacao	10%	The Intercropping Program boosts farm income by integrating coffee and cacao under coconut farms. It provides planting materials, farm tools, post-harvest equipment, and tree rehabilitation support—allowing farmers to add value, diversify income, and fully use their land.
E.2. Department of Agriculture – National Dairy Authority (NDA) - Dairy Integration		Under community-based enterprise development, NDA distributes dairy cattle and goats to farmer clusters to create new income streams. The program pairs livestock with strong technical support—from breeding and nutrition to processing—ensuring viable and sustainable dairy enterprises.
E.3. Department of Agriculture – Bureau of Animal Industry (BAI) - Native Livestock and Poultry		This program raises farm productivity by integrating native poultry and livestock into coconut farms. BAI supplies animals such as chickens, pigs, goats, cattle, and horses, while supporting breeder farms run with PCA-accredited farmer groups and LGUs—building a local supply base aligned with the Sagip Saka Act.
F. Integrated Shared Facilities for Processing and Downstream Products		
F.1. Philippine Center for Postharvest Development and Mechanization (PhilMech) - Shared Facilities for Processing	10%	PhilMech is designated to carry out the Shared Facilities for Processing (SFP) Program to strengthen value-adding activities in the coconut industry. It oversees the planning, engineering design, construction, installation of processing equipment, and commissioning of facilities. It also provides technical guidance to ensure that the facilities are fully operational, properly maintained, and capable of supporting coconut-based product development and cooperative enterprise operations.
G. Support Services		
G.1. Land Bank of the Philippines (LBP) - Credit Program	5%	LBP is assigned to administer the Credit Program to expand financial access for coconut farmers, cooperatives, and enterprises. It develops and implements loan windows tailored to smallholders, streamlines lending procedures, evaluates and approves loan applications, releases financing for production and enterprise activities, and monitors repayment and fund utilization to sustain agricultural and enterprise growth.

G.2. Development Bank of the Philippines (DBP) - Credit Program	5%	DBP complements the Credit Program by extending financing solutions for larger-scale and long-term investments within the coconut value chain. It structures medium- and long-term credit facilities, supports capital-intensive projects such as processing plants and agribusiness ventures, provides financial packaging for cooperatives and enterprises, and ensures that financing mechanisms are aligned with industry development priorities.
G.3. Department of Trade and Industry – Bureau of Small and Medium Enterprises Development (DTI–BSMED) - Research, Marketing, and Promotion	5%	DTI–BSMED carries out the Research, Marketing, and Promotion Program to enhance the competitiveness of coconut-based enterprises. It undertakes market intelligence and industry analysis, assists in product innovation and packaging improvement, facilitates branding and promotional initiatives, supports enterprise capability upgrading, and connects beneficiaries to local and international markets to expand business opportunities.
G.4. Department of Public Works and Highways (DPWH) - Infrastructure Development Program	10%	DPWH implements Infrastructure Development interventions that support coconut-producing communities. It identifies and prioritizes farm-to-market roads and other strategic infrastructure projects, undertakes construction and improvement works, and ensures that these facilities enhance farm accessibility, reduce logistical constraints, and improve market connectivity for coconut farmers and enterprises.





III. Implementation Performance (Physical and Financial Accomplishment) per CFIDP Outcome Indicators

The CFIDP outcome indicators serve as the primary measures for assessing the extent to which interventions have contributed to the intended development results for coconut farmers and the coconut industry. These indicators are anchored with the Results Framework of the Revised CFIDP and reflect the program's core objectives of improving farmer welfare, increasing income and productivity, strengthening value addition and market access, and advancing the rehabilitation and modernization of the coconut industry.

The analysis of outcome indicators covers the cumulative performance of implementing agencies during CY 2022–2025 in terms of physical and financial accomplishments, and examines achievements relative to established targets, observed implementation trends, and contextual factors affecting performance. The succeeding sections present an outcome-by-outcome assessment that synthesizes quantitative indicators with qualitative analysis to provide a balanced evaluation of CFIDP performance and its contribution to improved service delivery for coconut farmers.



A. Outcome No. 1: Increased access of coconut farmers to credit, crop insurance, health, education, training, and social services

The first outcome of CFIDP accounts for the increase in the access of coconut farmers to credit, crop insurance, health, education, training, and social services. Under this outcome, implementation challenges observed in earlier years, such as fragmented beneficiary listing, overlapping services, and uneven regional delivery, were gradually addressed following the CFIDP amendments. The positioning of PCA as the lead agency enabled improved coordination with implementing agencies and better sequencing of interventions. As a result, access to services became more structured and responsive, although some components, particularly health services and scholarship programs, remain areas for further delivery strengthening.

A.1 Social Protection Programs

A.1.a. Health and Medical Program

From CY 2023 to CY 2025, the PCA progressively expanded the delivery of medical and health assistance to coconut farmers and their families under the CFIDP. In CY 2023, the PCA conducted seven CFIDP On-the-Go Medical and Dental Health Missions nationwide in partnership with national and local government units and private sector partners. These activities provided free medical consultations, medicines, tooth extractions, and health kits containing basic medicines and dental supplies, benefiting 3,414 coconut farmers and their dependents or 25.20% of the approved annual target. In CY 2024, regions continued the initiative by utilizing remaining medicines and supplies from the previous year to conduct four medical missions and medicine distribution activities, which served an additional 1,638 beneficiaries.

In CY 2025 (July–December), the program significantly scaled up its operations and reached a total of 125,826 coconut farmers and their dependents through various

health assistance services. Of this number, 99,938 beneficiaries were served through mobile health initiatives, including 78,829 individuals who received medical care out of the 80,000 target for the year. Additional services included dental care for 15,702 beneficiaries, ophthalmology services with eyeglasses for 3,763 individuals, and other health services for 1,644 beneficiaries such as free circumcision, family planning, malaria smear testing, TB screening, nutrition advocacy, random blood sugar testing, bednet distribution, and additional medicines from local government units.

Complementing the mobile health services, the Hospitalization and Medical Care Assistance component provided further support to coconut farmers and their dependents. A total of 1,045 beneficiaries were issued Guarantee Letters amounting to ₱9.28 million, enabling access to essential hospital services, with PCA Region IX recording the highest number of beneficiaries at 529 individuals. To strengthen service delivery, the PCA entered into 49 Memoranda of Agreement in CY 2025 covering 67 partner hospitals and healthcare facilities, composed of 33 public and 34 private institutions with service capability levels ranging from 1 to 3. Additional initiatives included health surveys in Geographically Isolated and Disadvantaged Areas (GIDAs), PhilHealth registration support, facilitation of medical aid from partner agencies, and wellness training. Financial performance also improved substantially, with the program recording 60.55% fund obligation amounting to ₱ 484.37 million and a 57.43% disbursement rate equivalent to ₱459.41 million in CY 2025, a significant increase from the 3.99% disbursement rate recorded in CY 2023.



courtesy of Commission on Higher Education

A.1.b. Scholarship Program

From Fiscal Years 2023 to 2025, a total of 7,280 children of coconut farmers availed of the scholarship assistance under the Coconut Scholarship Program (CoScho) implemented by the Commission on Higher Education (CHED). As of the latest

reporting period, 1,109 scholars have successfully completed their baccalaureate degrees. In the most recent licensure examinations, 172 graduates took the board exams, of whom 154 (90%) passed, reflecting the strong academic performance and professional readiness of the program beneficiaries.

To support the implementation of the program during the three-year period, CHED was allocated a total budget of P1,494,353,750.00, representing 95.44% of the total funding requirement to finance the scholarship benefits under CoScho. This allocation was intended to cover tuition and other educational assistance for qualified children of coconut farmers nationwide.

Of the total allocation, ₱ 1,248,968,988.77 or 83.58% has been released to support the financial assistance of 6,393 scholars. The continuous release of funds has enabled the sustained provision of scholarship benefits and contributed to the increasing number of scholars completing their degrees and successfully passing professional licensure examinations.



courtesy of Agricultural Training Institute

A.2. Training Program

The Agricultural Training Institute (ATI) demonstrated strong implementation performance under the CFIDP from FY 2022–2025, meeting or exceeding most physical targets. A total of 322 Training of Trainers (TOT) (104%) were conducted against a target of 310, while 1,424 farmer-level trainings (103%) were implemented compared with 1,378 planned. School-on-the-Air (SOA) programs also surpassed targets, with 42 SOA conducted (110%) versus 38 planned, and 89 grants provided (107%) against a target of 83. Likewise, 307 Learning Sites for Agriculture (LSAs) were certified and enhanced (107%) compared to 287 targeted, and 292 CFIDP-related PME and other training activities (108%) were completed against 270 planned. Although information drives and caravans reached only 205 activities (70%) out of 291 due to the strategic shift toward prioritizing farmer-level technology training sessions, ATI significantly exceeded its knowledge product distribution target by disseminating over 700,000 materials against approximately 500,000 planned. All 14 targeted success stories were likewise completed. Across the three key performance indicators (TOT, Farmer-Level Training, and SOA), ATI reached 68,137 participants (106%), surpassing the overall target of 64,085.

The regional breakdown further highlights ATI's expanding reach and strong delivery capacity. A total of 3,655 coconut farmers participated in TOT (51% male, 49% female), particularly in Northern Mindanao, Eastern Visayas, MIMAROPA, Bicol Region, and SOCCSKSARGEN. Farmer-level training participation increased dramatically by 557%, from 5,419 in 2023 to 35,597 by 2025, with the largest scale-up occurring in 2024. By 2025, SOCCSKSARGEN, Eastern Visayas, CALABARZON, Davao Region, and Zamboanga Peninsula recorded the highest farmer participation, reflecting effective regional targeting in major coconut-producing areas. Meanwhile, the SOA program reached 20,742 coconut farmers from 2023–2025, maintaining near gender balance (9,122 males and 11,620 females). Overall, the data reflect ATI's sustained expansion of capacity-building interventions and strengthened human capital development in the coconut sector nationwide.

From FY 2022–2025, ATI demonstrated strong financial performance marked by high utilization and prudent fund management. Out of the ₱1.020 billion approved allocation, ₱845.33 million was received, with ₱755.86 million (89.42%) obligated and ₱750.83 million (88.82%) disbursed. Utilization rates exceeded 97% in FY 2022 and FY 2023 despite initial implementation conditions, while FY 2024 recorded slightly lower obligations (85.11%) and disbursements (84%) due to scaling challenges, including delays in post-training support from other CFIDP implementing agencies. Performance improved in FY 2025, with obligations reaching ₱278.66 million (87%), reflecting strengthened execution and catch-up efforts, and overall highlighting ATI's efficient resource use and adaptive financial management throughout the implementation period.



courtesy of Agricultural Training Institute

Over the four-year period, the Technical Education and Skills Development Authority (TESDA), on the other hand, consistently expanded its training delivery, reflecting the increasing annual allocation and growing participation of beneficiaries nationwide. In terms of physical accomplishment, TESDA enrolled a total of 39,503 coconut farmers and their family members out of a four-year target of 49,210. Of those enrolled, 39,151 successfully completed their respective training programs, translating to a 99% completion rate based on actual enrollees. Moreover, 30,450 graduates underwent competency assessment, and 29,804 were certified, indicating a high rate of certification among assessed learners. The training programs covered agricultural and enterprise-based qualifications such as Agricultural Crops Production (NC I, II, and III), Coffee Production Level II, Animal Production (Ruminants and Poultry-Chicken) NC II, Organic Agriculture Production NC II, Agroentrepreneurship NC II, and New and Emerging Skills. Regions VIII, IX, and X have recorded among the highest numbers of enrollees and graduates over the four-year period.

On the financial side, TESDA initially received a total allocation of ₱800 million for 2022–2025, based on Certificates of Availability of Funds. However, due to adjustments in 2024 and 2025, the agency's actual allocation increased to ₱1.02 billion. Of this amount, ₱832.75 million (81.64%) was obligated, while ₱784.15 million (76.88%) was disbursed during the reporting period. Obligation rates were highest in 2023 at 92.56%, while disbursement peaked in 2024 at 84.94%. Lower utilization in 2025 was partly attributed to implementation challenges and ongoing financial reconciliation as of January 9, 2026.



A.3. Coconut Farmers Empowerment through Cooperatives

During the four-year implementation period from 2022 to 2025, the Cooperative Development Authority (CDA) successfully implemented a comprehensive set of organizational development, capacity-building, and enterprise-strengthening interventions for Coconut Farmers Organizations (CFOs), Coconut Farmers

Associations (CFAs), and Coconut Farmers Cooperatives (CFCs) nationwide. The program focused on transforming informal farmer groups into formally registered cooperatives through registration subsidies, training, handholding support, and market facilitation. Despite some operational constraints such as delays in CFIDP approvals and accreditation processes, most key performance indicators were achieved, with significant acceleration in implementation in 2024 and 2025 as coordination among regional offices, the Philippine Coconut Authority, and local government units improved.

In terms of physical accomplishments, CDA provided registration subsidies to 91 cooperatives to support formal registration and enable access to government programs and financing facilities. Handholding interventions benefited 5,894 coconut farmers' organizations through 1,000 mentoring activities, while 49 IEC and promotional materials were developed and distributed to promote cooperative development and compliance. Market assistance supported 996 cooperatives through participation in trade fairs and buyer linkages. The Regional Coconut Farmers' Cooperative Summits in 2024 gathered 2,527 cooperatives and 2,800 farmers for knowledge exchange and partnership-building. Monitoring and evaluation activities covered 2,843 cooperatives through 1,163 assessment missions supported by 62 professional service providers. Technical capacity-building was also delivered through 11 training sessions on coconut processing plant management for 26 cooperatives and 36 farmers, enterprise development training for 1,935 cooperatives benefiting 8,406 participants, and operations and management training for 6,145 cooperatives reaching 26,034 officers, members, and staff. Additionally, 116 coordination meetings were conducted with local government units to strengthen local support for cooperative development.



In terms of accreditation and financial assistance, social preparation initiatives resulted in the conversion of 1,954 CFOs and CFAs into registered cooperatives, supported by Pre-Registration Seminars conducted for 1,931 organizations and the mobilization of 34,291 individual coconut farmers to join cooperatives. Stakeholder engagement was sustained through 250 consultations with farmer organizations and partners to ensure responsive implementation. Financial assistance was also extended through seed capital grants to 309 cooperatives for livelihood and enterprise ventures based on approved feasibility studies, while audit subsidies were provided to 319 cooperatives to ensure compliance with financial reporting and governance standards. Although the establishment of a processing plant in Region IX did not materialize during the period and the planned Development Management Team was not hired, CDA maintained implementation momentum through its regional offices, conducting eight coordination meetings to prepare the project for future implementation while continuing to deliver core services to coconut farmers' organizations nationwide.

On financial performance, the CDA utilized ₱ 650.62 million pesos or 50.26% of the total allocated ₱1.275 billion from 2022 to 2025. The agency recorded low disbursement in 2023 due to policy constraints ceasing implementation of the shared facilities that are mandated to PhilMech. In 2025, the agency has a significant increase in the utilization amounting to ₱279.19 million.



A.4. Credit Program

The CFID Lending Program was designed to extend accessible and affordable credit to coconut farmers, their organizations, and cooperatives. The program aims to support productive investments and stimulate economic activities in rural, coconut-growing areas—particularly benefiting poor and marginalized farmers—to help raise incomes, reduce poverty, and promote social equity.

From 2022 to 2025, Landbank was allocated a total of P1.084 billion for the CFID Lending Program, based on the Notices of Cash Allocation (NCA) issued by the Department of Budget and Management (DBM).

The program has been implemented across 15 regions and 46 provinces. As of 31 December 2025, Landbank has released a total of P727.522 million (70.2%) in loans to 169 borrowers, comprising 101 individual coconut farmers and 68 coconut farmers' cooperatives and associations with 38,427 beneficiaries sub-borrower.

Landbank expanded its outreach to more individual farmers following the approval of key enhancements, including the reduction of the minimum loanable amount to P50,000, the inclusion of aquaculture projects within coconut farms as eligible undertakings, and the adjustment of the pass-on rate for on-lending from 2% per annum to 0% per annum.

For the cumulative loan releases, Landbank released a total of P 727,521,817.75 to the program's intended beneficiaries. However, only P 697,946,536.49 (or 64.38%) is funded using the CFITF Funds. The remaining P 29,575,281.26 is Landbank funded due to the previous blended fund source scheme (75%- CFITF Funded; 25% -LBP Funded).

The Development Bank of the Philippines (DBP) is mandated to provide accessible and affordable financing to qualified coconut farmer cooperatives and enterprises. No loans were recorded in 2022 due to implementation constraints, particularly the ongoing formulation of program guidelines and institutional arrangements. Lending commenced in 2023 with one cooperative availing of the program, followed by another cooperative in 2024. Implementation significantly expanded in 2025 with seven loan accounts recorded, including an additional loan to an existing borrower. Overall, nine loan availments were documented—covering seven cooperatives, one enterprise, and one repeat borrower—benefiting 1,247 coconut farmers through relending schemes, with an estimated 1,500 more farmers expected to benefit from approved loans pending release. Beneficiaries were located across Regions IV-B (MIMAROPA), VII (Central Visayas), X (Northern Mindanao), XII (SOCCSKSARGEN), and XIII (CARAGA).

In terms of financial performance, Certificates of Availability of Funds amounted to ₱250 million in both 2022 and 2023, ₱375 million in 2024, and ₱400 million in 2025. While no Notice of Cash Allocation (NCA) was issued in 2022, total NCAs from 2023 to 2025 reached ₱1.025 billion. Over the same period, total approved loans amounted to ₱348 million, with total disbursements reaching ₱149.73 million (14.61%), inclusive of Documentary Stamp Tax and Credit Administrative Expense reimbursements. Loan approvals were recorded at ₱100 million in 2023, ₱15 million in 2024, and ₱233 million in 2025, while disbursements reached ₱100.75 million, ₱18.45 million, and ₱ 30.53 million, respectively.





B. Outcome No. 2: Improved Productivity within Ecological Limit

This outcome indicator highlights the CFIDP interventions for improving coconut productivity while maintaining ecological sustainability, consistent with the logframe outcome on productivity gains within ecological limits.

Complementary diversification initiatives were implemented through the High Value Crops Development Program (HVCDP), which coconut farmers were in intercropping programs, the Bureau of Animal Industry (BAI), which provided native animals to coconut farmers, and the National Dairy Authority (NDA), which supported dairy integration. These interventions promoted diversified, ecologically balanced farming systems and improved farm-level resilience.

Outcome performance was constrained by climate variability, limited availability of quality planting materials, and operational bottlenecks in seed production and nursery establishment, constraints that affected multiple productivity-related programs. PCA and partner agencies addressed these challenges by adjusting planting schedules, expanding nursery establishment using hub-and-spoke models, professionalizing hybridization crews, and strengthening LGU coordination to enhance ecological sustainability and operational efficiency.

B1. Coconut Hybridization Program - Operation

From 2022 to 2025, the Coconut Hybridization Program implemented several major components including hybrid seednut production, seed farm establishment,

communal nursery establishment, strategic planting and replanting, nutrient support, and capability building of hybridization crews.

For hybrid seednut production, a total of 63,480 palms were hybridized, resulting in the production of 4,948,678 hybrid seednuts from both in-house seed production centers and On-Farm Hybrid Seed Production (OFHSP) partners. These outputs contributed to the supply of planting materials for the national coconut replanting initiatives.

Under seed farm establishment, the program achieved 601 hectares of seed farms established or maintained out of the cumulative 5,550-hectare target, equivalent to 10.82% accomplishment. These seed farms are intended to serve as long-term sources of hybrid and open-pollinated planting materials for the national coconut replanting program. In support of these seed farms, 2,214,534 parental seedlings were planted nationwide.

For communal nursery establishment, the program recorded 212 nurseries established out of the 3,084 target for the four-year period, representing 6.87% accomplishment. These nurseries sowed 2,464,687 seednuts, which will eventually supply planting materials to farmer beneficiaries.

In terms of strategic planting and replanting, 1,552,479 hybrid seedlings were planted across various coconut-producing regions. Meanwhile, under precision farming through nutrient support, 1,657,610 hybrid palms were fertilized, representing 15.17% of the cumulative target. Capacity-building efforts were also undertaken, with 1,232 individuals trained to professionalize hybridization crews and improve technical expertise in assisted pollination and seed production.

Financially, program implementation followed the programmed allocations under the CFIDP trust fund framework. In total the program has allocated ₱3.83 billion which disbursed a total of ₱2.3 billion or 63.23% covering four year implementation. Last year was the highest disbursement reaching 85.3% amounting to ₱1.023 billion. The expenditures mainly directed toward seed production operations, nursery establishment, farm inputs, training activities, and technical support services. Funding was primarily utilized to support hybrid seed production activities, partnership agreements with farmer-partners and institutions, and operational costs of seed production centers.

B.2. Community-Based Farm Enterprise Development

B.2.a. Intercropping of Coffee and Cacao

The Department of Agriculture - High Value Crops Development Program (DA-HVCDP) promotes crop diversification within coconut-based farming systems. It aims to improve farm productivity, increase farmers' income opportunities, and maximize the productive use of coconut lands through the integration of high-value crops such as coffee and cacao. From 2022 to 2025, the program focused on the distribution of planting materials, provision of fertilization support, rehabilitation of existing coffee and cacao trees, nursery establishment, and expansion of coconut farms adopting intercropping systems.

During the implementation period, the program recorded significant accomplishments in terms of crop establishment and productivity support. A total of 1,183,422 cacao seedlings were distributed out of the 1,846,668 target (64.08%), while 563,555 coffee seedlings were distributed out of the 851,982 target (66.14%). Productivity interventions were also provided through fertilization support to 1,228,710 cacao trees (53.65% of the 2,290,147 target) and 553,337 coffee trees (62.17% of the 889,968 target). In addition, the program facilitated the intercropping of 3,169.03 hectares of coconut farms with coffee and/or cacao, representing 38.54% of the 5,349-hectare target, and supported 884 Coconut Farmer Organizations (CFOs) or 83.87% of the targeted 1,054 organizations.

Complementary interventions were also implemented to enhance productivity and sustainability. These included the rejuvenation of 663,570 old coffee trees and 1,505,862 old cacao trees, as well as the distribution of 841,690 kilograms of organic fertilizer to improve soil health and crop performance. In terms of strengthening planting material supply systems, 47 nurseries were established out of the 207 targeted nurseries. Financial resources were utilized for the procurement and distribution of inputs, establishment of nurseries, provision of technical assistance, and monitoring of program implementation through the Department of Agriculture – HVCDP in coordination with implementing partners and regional field offices.

The program has utilized a total of P452.04 million, representing 53.18% of the total P850 million released from the Trust Fund for the four-year implementation period. Financial performance was relatively strong in 2023 and 2024, with utilization rates ranging from 60% to 70%, indicating improved program implementation and fund absorption during these years.

However, financial performance significantly declined in 2025, with only 42.14% utilization reported, a downturn performance due to shift of implementation mechanisms encountering challenges on preparatory activities and identification of the qualified coconut farmer organization for the establishment of the communal nurseries.

B.2.b. Native Livestock and Poultry Integration

After the initial two years of non-execution of implementation, the Bureau of Animal Industry of the Department of Agriculture has, since CY 2024, provided consistent delivery of resources in line with the goal of implementing the native livestock and poultry animal integration in coconut farming. These are done through the following programs: Bakahan sa Niyugan, Manukan sa Niyugan, and Kambingan sa Niyugan.

From 2024 to 2025, the Bakahan sa Niyugan program successfully distributed 113 modules representing a 68% accomplishment rate against the cumulative target of 166 modules. 15 coconut farmer benefited for every module and each coconut farmer receives an equivalent of one cattle head, 1 bottle each of dewormer and vitamins, 2 blocks of mineral licks, and 2 sacks of cattle feeds. This program resulted in the distribution of 1,808 heads of native cattle across nine regions, which was 68% of the 2,656 target heads. The distributed modules benefitted a total of 1,712 coconut farmers, with a relatively balanced gender distribution of 948 males and 764 females represented through 113 group beneficiaries.

Meanwhile modules for the Manukan sa Barangay program are each composed of 750 chicken heads, 15 rolls of fishnets, and one incubator unit with a hatcher. In CY 2025, partial distribution of modules to Regions I, II, and III were facilitated, delivering 60 rolls of fishnets and 4 units of incubators with hatchers for each region. Another batch of 22 incubators with hatchers are set to be delivered by early 2026.

The 2025 target under the Kambingan sa Niyugan amounts to 71 modules equivalent to 3,195 heads of goats to be distributed to an estimated number of 1,065 coconut farmers. By December 2025, a successful bid for 60 modules was done, which is 84.5% of the target modules.

On the financial performance from CY 2022 to CY 2025, the implementation had a significant increase in the budget release. In 2022, the fund release amounted to ₱166.3 M, although unutilized. In 2025, however, fund release reached ₱266.7 M. The overall financial utilization for the entire reporting period is 17.44% of the total allocation which is ₱148,954,632.

B.2.c. Dairy Integration Program

Program implementation by the National Dairy Authority (NDA) began in 2022 with a clear priority: establish a viable production base through the procurement and dispersal of dairy animals. Regional Dairy Farmers Livelihood Centers (RDFLCs executed beneficiary identification, farm readiness validation, technical training, and biosecurity compliance—critical groundwork that sustained momentum despite procurement adjustments. That year, the program fully delivered its cattle target while initiating dairy goat dispersal.

In 2023, physical targets were recalibrated to reflect procurement strategy shifts and updated program directives. While targets were revised midyear, implementation continuity was maintained through sustained preparatory and technical activities, resulting in near-target cattle dispersal.

By 2024, the program shifted into consolidation mode—strengthening regional readiness, intensifying farm monitoring, and executing selective dispersal supported by robust post-dispersal services. These included herd health, feeding and forage development, breeding oversight, and field supervision to ensure productive farm integration.

In 2025, dispersal continued amid renewed procurement activity, with additional animals scheduled for arrival and dispersal in the second quarter of 2026. Over four years, the program distributed 1,249 dairy animals—1,112 cattle and 137 goats—nationwide. Cattle dispersal was concentrated in Regions IX and XI, while dairy goat deployment expanded to Region VI following the resolution of sourcing constraints. The program has now moved decisively from establishment to scale-up.
On the financial performance, the program recorded total disbursements amounting to ₱656.3 million, representing 77% of the total released CFITF budget of ₱849 million. A notable level of fund utilization was achieved in 2024, when the agency attained a disbursement rate of 89.8%, reflecting improved program implementation and financial management during the year.



C. Outcome No. 3: Increased Support to Coconut Processing and Value Adding Activities

Part of the impact indicator in providing a sustainable increase in coconut farmer's income is the outcome indicator for strengthening and supporting coconut processing and value-adding activities through facilitating pathways to sustainable income and growth. National development programs under this outcome are shared facilities for processing, infrastructure development, capacity building, agricultural technology development and financing to improve the enabling environment for coconut-based enterprises.

Challenges in the implementation such as unsynchronized construction and equipment procurement, limited enterprise preparedness, and unclear operational arrangements were gradually addressed through PCA-led coordination under the Revised CFIDP. Improved sequencing of infrastructure and enterprise support contributed to more viable processing investments, although utilization indicators (e.g., processing volumes and farmer usage) remain emerging and will require sustained post-establishment support.

C.1. Shared Facilities for Processing

The Philippine Center for Postharvest Development and Mechanization's (PhilMech) program aims to enhance the value-adding capacity of coconut farmer cooperatives and associations by providing modern processing facilities that will increase productivity, improve product quality, and generate additional income opportunities for coconut farmers.

The program commenced initial implementation in 2023 and encountered significant operational challenges due to its dependence on the implementation of the Infrastructure Development Program being undertaken by the Department of Public

Works and Highways (DPWH). Despite these constraints, the implementing agency, Philippine Center for Postharvest Development and Mechanization (PhilMech), focused on preparatory activities, including stakeholder consultations, beneficiary assessment, and proposal facilitation.

As of December 2025, PhilMech had facilitated 70 project proposals and conducted evaluations of 355 cooperatives as potential beneficiaries. Out of these, 12 Shared Facilities for Processing have already been turned over to cooperatives and local government units (LGUs), while 34 facilities are currently under implementation. Other remaining proposals are currently under evaluation. The completion of facilities implemented in 2025 is expected within the current year.

On the financial side, program utilization remains relatively low. Of the ₱1.75 billion released from the CFITF for the three-year period, only ₱98 million (12.38%) has been disbursed to date. Program expenditures have primarily covered equipment of the projects with completed building facilities and mostly on the preparatory and support activities such as stakeholder consultation meetings and workshops, pre-assessment and benchmarking, monitoring and evaluation, technical working group inception meetings, and capacity-building activities. These capacity-building initiatives, particularly on the operations and maintenance of the Shared Facilities for Processing, were conducted by the Training Management and Technology Division of PhilMech.

C.2. Infrastructure Development

For the period 2023 to 2025, a total of 35 out of 38 targeted Farm-to-Market Road projects were completed by the Department of Public Works and Highways (DPWH), covering approximately 25.07 kilometers and significantly improving connectivity between production areas and trading centers. In addition, 17 out of 28 targeted Shared Processing Facilities were completed, while 2 out of 3 Research Facilities were constructed within the reporting period. These completed projects contributed to strengthening post-harvest handling, processing capacity, and quality assurance mechanisms in key coconut-producing areas.

Regionally, strong implementation performance was observed in Regions IV-B, V, VII, and IX for Farm-to-Market Roads, with several regions meeting or closely achieving their targets. Shared Processing Facilities were successfully completed in Regions I, VII, and IX, while the 2 Research Facilities were completed in Region I. Overall, these infrastructure investments directly benefited coconut farmers, cooperatives, and associations by improving physical access, expanding processing capabilities, and supporting higher-value coconut products.

The agency received a total allocation of ₱2.05 billion, with ₱2.039 billion released through Notices of Cash Allocation. Total obligations reached ₱1.846 billion, reflecting high obligation rates in 2023 (98.44%) and 2024 (98.19%), and a moderate rate in 2025 (77.14%), while total disbursements amounted to ₱1.534 billion, with lower disbursement performance in 2025 (59.16%) largely due to ongoing projects, billing cut-off timing, procurement processes, weather disturbances, and the one-year validity of funds; administrative expenses were likewise utilized to support project monitoring, coordination, documentation, and technical supervision to ensure compliance with government financial and engineering standards.



D. Outcome No. 4: Rehabilitation and Modernization of the Coconut Industry Intensified

This outcome indicator focuses on rehabilitation and modernization of the coconut industry through research, infrastructure, and technological innovation, consistent with the CFIDP objective of enhancing global competitiveness as a third impact indicator. In the past years, PCA played a central coordination role in aligning long-term structural investments across agencies.

Implementation results indicate that research initiatives supported by DOST-PCAARRD included 39 ongoing coconut hybridization researches implemented by the DOST-PCAARRD and one national market research on domestic supply, demand, and consumption of food and non-food coconut products commissioned by the Department of Trade and Industry (DTI). This research aims to provide more innovative and technology enhancements and to support market initiatives focused on domestic consumption of coconut products.

PCA also supported the establishment of research facilities, specifically macapuno Tissue Culture facilities implemented in partnership with DPWH. This aims to support the demand for macapuno and strengthen innovation capacity. Infrastructure development led by DPWH resulted in the construction of farm-to-market nationwide, significantly improving connectivity and reducing transport costs in coconut-producing communities.

Despite these accomplishments, the past implementation was hampered by procurement delays, and sequencing issues between infrastructure investments. PCA addressed these systemic coordination challenges by strengthening inter-agency planning, aligning procurement and implementation schedules with DPWH and PhilMech, and refining CFIDP implementation guidelines to accelerate rehabilitation and modernization outcomes.



courtesy of DOST-PCAARRD

D.1. Coconut Hybridization Research

From 2022 to 2025, the Department of Science and Technology - Philippine Council for Agriculture, Aquatic and Natural Resources Research and Development (DOST-PCAARRD) steadily strengthened its role in driving science and technology support under the CFIDP, focusing on proposal development, project oversight, and knowledge dissemination.

On proposal review and evaluation, performance accelerated in 2023 and 2024, with 36 of 40 proposals reviewed in 2023 and 34 of 40 in 2024—near-target delivery that reflects improved pipeline management. While 2022 and 2025 posted lower outputs, these periods coincided with program transition and realignment, which affected submission flow and review timelines.

On proposal approval and funding, DOST–PCAARRD maintained consistent throughput. Approved projects rose from 11 in 2022 to 13 in 2023, remained steady at 12 in 2024, and increased to 17 in 2025, signaling stronger prioritization and alignment of research investments with program needs.

Project monitoring and evaluation scaled year on year. From 11 projects monitored in 2022, outputs grew to 13 in 2023, surged to 37 in 2024, and reached 41 in 2025—demonstrating expanded oversight capacity as the research portfolio matured.

The strongest gains were recorded in information, education, and communication (IEC) outputs. Packaged IEC materials jumped from 4 in 2022 to 34 in 2023, more than doubled to 67 in 2024, and sustained momentum with 52 in 2025, far exceeding annual targets and accelerating the translation of research into usable knowledge for stakeholders.

DOST-PCAARRD approved and packaged 44 research proposals for implementation, with a total approved budget of P602 million. Of these, five (5) projects have already been completed and are undergoing terminal reporting and fund liquidation.

Proposals were rigorously evaluated against CHP Research targets, the DOST Harmonized National R&D Agenda (AANR), the DOST-PCAARRD Industry Strategic S&T Program for Coconut, and research gaps identified by PCA. Independent experts from PCAARRD's Pool of Experts ensured objectivity and technical rigor.

For multi-year projects, annual reviews informed decisions of the Directors' Council and Governing Council, guiding project continuation, approval of succeeding work plans, and release of funds. Regular field monitoring visits validated accomplishments, resolved implementation issues, and strengthened coordination with proponents. Upon completion, terminal reviews assessed effectiveness, sustainability, and impact, generating lessons, best practices, and policy inputs for future programs.

Program funding expanded year on year, reflecting growing confidence in the research agenda. Allocations increased from P249.28 million in 2022 to P399.00 million in 2025. Disbursements rose sharply from a start-up level of P1.03 million in 2022 to P103.03 million in 2023, and further to P143.37 million in 2024 and P144.72 million in 2025, demonstrating progressive absorption capacity as projects moved into active implementation.

In CY 2024, PCA additionally provided P8.40 million to cover administrative expenses. Due to time constraints and deferred procurement, only 7% of these funds were obligated. In response, the Council opted not to request additional administrative funding in 2025, reflecting prudent fiscal management. The agency has disbursement of 392.2 million or 30.82% of total NCA release of ₱1.272 billion.



courtesy of DOST-PCAARRD



E. Outcome No. 5: Market Access of Coconut Farmer Organizations and Cooperatives Expanded

This outcome indicator highlighted the extent of CFIDP interventions as to the expanded market access for coconut farmer organizations, cooperatives, and MSMEs, thereby enhancing competitiveness and income generation.

Outcome achievement was constrained by uneven enterprise readiness, compliance requirements for higher-value markets, and limited field-level marketing support issues that cut across production, processing, and marketing components. PCA and DTI responded by institutionalizing the Coconut Philippines Grand Trade Fair along with the celebration of the National Coconut Week Celebration, strengthening product development and branding assistance, expanding e-commerce and digital marketing initiatives, and enhancing inter-agency convergence to sustain and deepen market access gains under the CFIDP.

Across all indicators, the assessment confirms that amendments to the CFIDP and the strengthened leadership role of PCA contributed significantly to improved implementation performance and service delivery in Years 3 and 4. While challenges persist, particularly in operational sustainability and fund utilization efficiency, the program is now better positioned to achieve its intended development impacts in the remaining implementation period.

E.1. Research, Marketing and Promotion

The CFIDP Research, Market and Promotion Program demonstrated significant physical accomplishments in research, market assistance, and promotion interventions for the coconut sector. From 2022 to 2025, the Bureau of Small Medium Enterprise Development

of DTI had conducted domestic marketing activities which assisted 43,799 beneficiaries, including coconut farmers, cooperatives, and MSMEs. There were also 298 exporters that were capacitated on market entry and product quality requirements. Moreover, 839 beneficiaries were assisted in market registration requirements, resulting in 614 products registered under FDA, 40 assisted for HALAL/CPR/LTO compliance, and 92 products supported for barcoding. The program also facilitated the onboarding of 740 MSMEs, cooperatives, and CBOs to e-commerce platforms, strengthening digital market presence and expanding market reach.

On product development and promotion, the program supported the development, introduction, and commercialization of 1,590 coconut and coconut-based products, including 802 coconut food products and 644 non-food prototypes, alongside 144 design innovation and promotion activities and 292 brands launched or promoted . In terms of promotional activities, 579 domestic and 543 export promotion programs and trade fair participations were conducted, benefiting 2,787 coconut farmers and enterprises in domestic and international market engagements. These intensive promotion efforts translated into substantial economic gains, with total domestic and export sales generated amounting to ₱24.59 billion (booked and under negotiation), including ₱3.79 billion in domestic sales and ₱25.48 billion in export sales (in million pesos reporting), as well as additional investments generated over the implementation period.

From 2022 to 2025, the program utilized ₱625.86 million out of its total allocation of ₱1.150 billion, equivalent to 54.42% utilization over four years. The highest annual utilization was recorded in 2025, amounting to ₱247.57 million (61.89%).

Lower utilization in 2022 was primarily due to delays in the initial rollout of the program. Similarly, implementation gaps in 2024 were attributed to delays in the downloading of funds and administrative processing constraints.





F. Fiscal Performance and Assessment

F.1. Overall Financial Accomplishments

As stipulated in the approved CFIDP, the annual indicative budget requirement covers the implementation of various programs, projects, and services for coconut farmers and the coconut industry over the next five (5) years. These annual allocations were distributed among fifteen (15) identified implementing agencies, in accordance with the guidelines under Section 4 of Republic Act No. 11524.

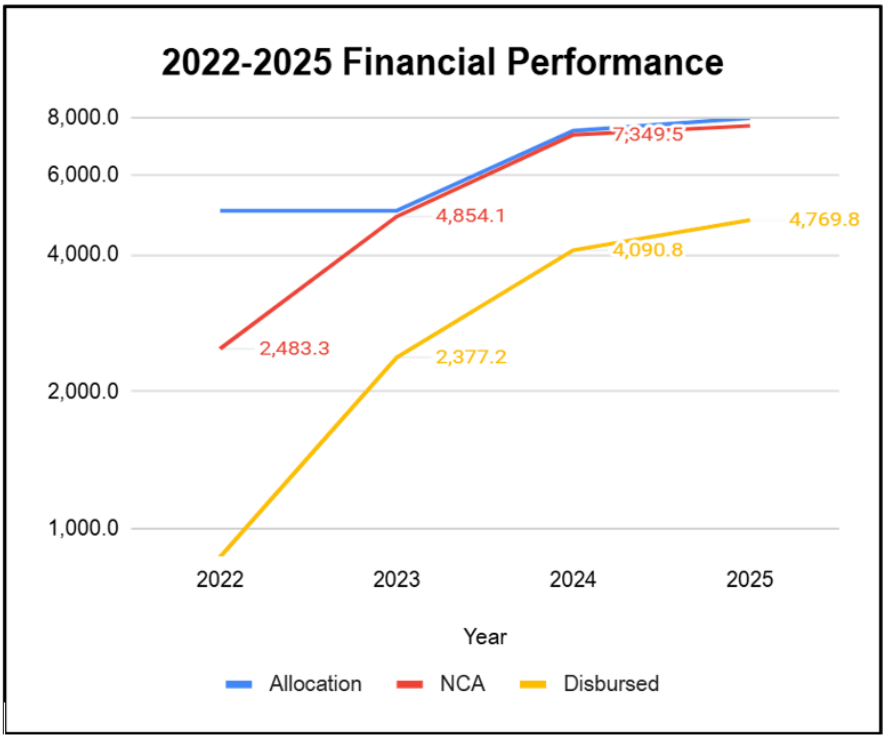
The fiscal performance of the implementing agencies during Years 1-4 reflects a period of expanded resource allocation, improving execution capacity, and transitional challenges associated with program scaling and structural reforms.

Table 2. Summary of Annual CFITF Utilization, Year 1-4 (in million pesos)

Year	Allocation	Released (NCA)	Disbursed	% vs Released
2022	5,000	2,483	863	34.8%
2023	5,000	4,854	2,377	49.0%
2024	7,500	7,375	4,091	55.5%
2025	8,000	7,688	4,769	62.0%
Total	25,500	22,375	12,101	54.1%

In CY 2022 and CY 2023, the allocation was maintained at ₱5.0 billion during the early phases of implementation. In CY 2024, the allocation increased significantly to ₱7.5 billion, signaling expanded program scope and scaling-up of activities. This upward trend continued in CY 2025, with the highest allocation of ₱8 billion.

Figure 1. 2022-2025 Financial Performance



In CY 2022, disbursements amounted to ₱863 million, equivalent to 34.8% of the ₱2.483 billion released. CY 2023 recorded higher disbursements of ₱2.377 billion, or 49.0% of the ₱4.854 billion released, indicating improved execution. The highest disbursement performance was observed in CY 2024, with ₱4.091 billion disbursed, representing 55.5% of the ₱7.375 billion released. In CY 2025, disbursements reached ₱4.769 billion, or 62% of the ₱7.688 billion released.

Overall,out of the total ₱25.5 billion approved for the period, ₱22.4 billion was released, with ₱9.961 billion disbursed, resulting in an overall utilization rate of 44.5% despite the challenges encountered in the implementation of the programs.

F.2. Trust Fund Utilization Trends

Fiscal data indicate a steady improvement in Trust Fund utilization in CY 2024, followed by a moderated pace in CY 2025. CY 2024 recorded the highest annual utilization rate since the start of CFIDP implementation in 2022, at 55.5% of released funds. This performance reflected improved program readiness, accelerated procurement, and better synchronization of program activities across implementing agencies. The improvement likewise coincided with clearer implementation arrangements and strengthened coordination mechanisms under the Revised CFIDP.

On the other hand, Trust Fund utilization in CY 2025 stood at 62%. The utilization rate was 7% higher than FY 2024, however still significantly lower. This influenced by several structural and operational factors, including the timing of fund releases within the fiscal year, the realignment and expansion of agency mandates, such as the transfer of responsibilities for shared processing facilities from DPWH to DA-PhilMech and the deliberate adjustment of agency work programs to ensure compliance with the revised CFIDP. These factors affected the pacing of obligations and disbursements, particularly for capital-intensive interventions.

Rather than indicating diminished implementation capacity, the utilization pattern observed in CY 2025 reflects a transition toward more complex, high-impact investments with longer implementation and disbursement cycles. These include infrastructure, processing facilities, research, and enterprise-support interventions that require extensive procurement, coordination, and sequencing prior to full financial execution.

Fiscal performance varied across implementing agencies and program components, reflecting differences in program design, delivery mechanisms, and institutional improvement. Agencies implementing crop insurance, training, infrastructure development, and credit programs generally posted higher utilization rates, benefitting from established delivery systems, well-defined beneficiary pipelines, and standardized procurement and payment processes. Lower utilization rates were observed among agencies implementing shared processing facilities, health and medical programs, hybridization research, and credit facilities under DBP. These outcomes were largely attributable to procurement delays, infrastructure–equipment sequencing challenges, enterprise readiness constraints, and the need to recalibrate implementation approaches following the CFIDP amendments through the review of the Operations Manuals.

Despite these variations, overall trends indicate that the structural reforms introduced through the Revised CFIDP positively influenced fiscal performance, particularly in CY 2024 and during the preparatory phases of CY 2025. The clear designation and reiteration of the PCA as the lead and coordinating agency strengthened inter-agency planning, improved budget alignment with program outcomes, and enhanced oversight of financial execution. PCA's leadership facilitated clearer delineation of agency roles, improved synchronization of implementation schedules, and more effective monitoring of both physical and financial accomplishments.

While the implementation of these structural reforms initially required adjustments that moderated disbursement levels in the short term, they contributed to stronger fiscal discipline and a more strategic use of Trust Fund resources. The slowdown in CY 2025 disbursements reflects not reduced implementation capacity but a shift toward more complex investments with longer gestation periods, particularly in infrastructure development programs, which are expected to yield sustained and measurable benefits in subsequent years.

In general, the fiscal performance of CFIDP implementing agencies during CY 2025 demonstrates an increasingly clear linkage between financial execution, governance improvements, and outcome achievement. Periods of higher fund utilization corresponded with measurable gains in coconut farmer coverage, service delivery, and program outputs, particularly in social protection, capacity building, farm diversification, processing, and market development.





IV. OUTCOME AND RESULTS ASSESSMENT

The implementation of the CFIDP produced measurable outcomes that collectively contributed to the plan's strategic objectives of improving the welfare of coconut farmers, increasing industry productivity, strengthening value chains, and expanding economic opportunities within coconut-producing communities. The programs implemented by participating government agencies addressed key outcome indicators of the CFIDP, particularly in improving access to social services, enhancing farm productivity, strengthening processing and value-adding activities, rehabilitating the coconut industry, and expanding market opportunities for farmer organizations and cooperatives.

A. Increased Access to Credit, Insurance, Education, Health, and Social Services

Several CFIDP programs significantly improved the access of coconut farmers and their families to essential social services and financial resources. These interventions contributed to strengthening the welfare, resilience, and human capital of coconut farming households.

The Health and Medical Program implemented by the Philippine Coconut Authority (PCA) substantially expanded healthcare access for coconut farmers. Initial implementation focused on medical and dental missions that reached 3,414 beneficiaries in 2023 and 1,638 in 2024. Following policy refinements and the approval of the revised CFIDP for 2024–2025, the program expanded rapidly and reached 125,826 beneficiaries in 2025 through mobile health services, dental care, ophthalmology services, and other preventive health interventions. The program also introduced institutional support through the issuance of 1,045 Guarantee Letters amounting to ₱9.28 million, enabling farmers and their dependents to access hospital-based medical services in 67 partner healthcare facilities. These interventions reduced the financial burden of medical treatment and improved access to health services, directly supporting the CFIDP's objective of improving the well-being and productivity of coconut farmers.

Access to education was strengthened through the Coconut Scholarship Program implemented by the Commission on Higher Education (CHED). A total of 7,280 dependents of coconut farmers benefited from scholarship assistance under the program. By the end of the reporting period, 1,109 scholars had already graduated,

while licensure examination results showed a high passing rate of 89.5 percent (154 out of 172 examinees). These results demonstrate the program's contribution to developing human capital within coconut farming families by providing opportunities for professional education and employment. The program supports long-term poverty reduction by enabling beneficiaries to secure stable employment and contribute economically to their households and communities.

Skills development programs further strengthened access to knowledge and livelihood opportunities. The Agricultural Training Institute (ATI) delivered extensive capacity-building initiatives through Training of Trainers (TOT), farmer-level training, and School-on-the-Air programs. From 2022 to 2025, the program reached 68,137 participants, exceeding its overall targets and significantly expanding access to agricultural knowledge and technical skills. Institutional capacity was also strengthened through the conduct of 322 TOT sessions and the development of 307 Learning Sites for Agriculture, which serve as long-term knowledge platforms for coconut farmers and extension workers.



courtesy of Agricultural Training Institute

Similarly, the Technical Education and Skills Development Authority (TESDA) provided technical and vocational training programs tailored to the needs of coconut farming communities. The program recorded a 99 percent graduation rate and successfully certified 29,804 individuals under various competency standards. These training programs enhanced employability and productivity by equipping beneficiaries with skills in coconut production, processing, and enterprise development. The development of competency standards for Coconut Production Level II, Coconut Sugar Processing Level II, and Virgin Coconut Oil Processing also strengthened the alignment of training programs with industry requirements.

Financial access for coconut farmers and their organizations was strengthened through the Credit Programs implemented by the Land Bank of the Philippines (Landbank) and the Development Bank of the Philippines (DBP). Landbank released a total of ₱727.522 million in loans to 169 borrowers across 15 regions, benefiting both individual farmers and cooperatives. Policy adjustments, particularly the reduction of the minimum loanable amount from ₱1 million to ₱50,000, significantly improved accessibility for smallholder farmers. The DBP also provided credit support to PCA-accredited cooperatives engaged in coconut value chain activities, enabling 1,247 farmers to access financing for farm development, machinery acquisition, and enterprise operations. These financing programs helped stimulate productive investments and strengthen economic



B. Improved Productivity within Ecological Limits

Several CFIDP programs directly supported the objective of improving farm productivity through sustainable agricultural practices, diversification strategies, and technology adoption within coconut-based farming systems.

The Coconut Hybridization Program implemented by the PCA contributed to increasing productivity by strengthening the supply of high-quality hybrid planting materials for coconut replanting and rehabilitation efforts. From 2022 to 2025, the program produced over 4.56 million hybrid seednuts, which will support long-term productivity improvements by replacing aging and unproductive coconut trees. The program also expanded hybrid seed production through the On-Farm Hybrid Seed Production system, involving partnerships with 157 farmer-partners and local institutions. These initiatives not only improved the availability of planting materials but also created additional livelihood opportunities for participating farmers.

Diversified farming systems were promoted through the Intercropping of Coffee and Cacao Program under the Department of Agriculture – High Value Crops Development Program (DA-HVCDP). Nearly one million cacao seedlings and more than 415,000 coffee seedlings were distributed to coconut farmers, enabling them to adopt diversified cropping systems that maximize land use under coconut trees. Productivity improvement measures included fertilization support for more than 1.7 million coffee and cacao trees and rehabilitation of older plantations. These interventions resulted in the establishment of 2,751 hectares of diversified coconut farms, demonstrating progress in transforming monocropping systems into integrated agroforestry models that generate multiple income sources while maintaining ecological balance.

Livelihood diversification was further strengthened through the Native Livestock and Poultry Integration Program implemented by the Department of Agriculture – Bureau of Animal Industry (DA-BAI) and the Dairy Integration Program of the National Dairy Authority (NDA). The integration of livestock and dairy production within coconut farms provided alternative income sources while maximizing available land and forage resources. The dairy integration program achieved 145 percent of its milk production target, reflecting strong farmer adoption, improved herd management practices, and effective technical support. These programs illustrate how integrated farming systems can enhance productivity and resilience within coconut farming communities.



C. Increased Support to Coconut Processing and Value-Adding Activities

Enhancing value addition and strengthening coconut-based enterprises is a key strategic goal of the CFIDP. Several programs focused on developing processing capabilities, improving product innovation, and strengthening cooperative enterprises engaged in coconut value chains.

The Shared Facilities for Processing (SFP) Program implemented by the Philippine Center for Postharvest Development and Mechanization (PhilMech) aims to provide processing infrastructure that enables farmer cooperatives to produce higher-value coconut products. While implementation experienced delays due to dependencies on infrastructure construction by the Department of Public Works and Highways, preparatory accomplishments were substantial. A total of 70 proposals were facilitated, and 355 cooperatives were evaluated for eligibility. As of the reporting period, 12 processing facilities have already been turned over to beneficiaries and working out for its full operationalization, while 34 additional facilities remain under construction or implementation. Although financial utilization remains relatively low at 12.38 percent of the allocated ₱1.75 billion budget, the program has laid the institutional groundwork for the establishment of operational processing centers that are expected to generate employment and expand value-added production in coconut-producing communities.

Research and innovation also played an important role in strengthening value-adding opportunities. The Department of Science and Technology – Philippine Council for Agriculture, Aquatic and Natural Resources Research and Development (DOST-PCAARRD) approved and implemented 44 research projects worth approximately ₱602 million. These projects focused on advancing technologies, improving production systems, and developing new coconut-based products. The program significantly expanded research oversight capacity and knowledge dissemination, ensuring that research outputs are translated into practical technologies and innovations for farmers, enterprises, and policymakers.



Aroman, Cotabato

D. Rehabilitation and Modernization of the Coconut Industry Intensified

The CFIDP prioritizes the long-term rehabilitation and modernization of the coconut industry through infrastructure development, technology adoption, and institutional strengthening.

Infrastructure development under the Department of Public Works and Highways (DPWH) focused on the construction of Farm-to-Market Roads (FMRs), research facilities, and processing facility buildings. Completed FMRs have significantly improved connectivity between coconut-producing areas and major trading centers, reducing transportation costs, improving market access, and minimizing post-harvest losses. Improved road infrastructure has also enhanced year-round mobility for farmers and traders, particularly in previously underserved areas where poor road conditions constrained agricultural productivity and market participation.

In addition, the establishment of seed farms, nurseries, and research facilities under various CFIDP programs provides critical infrastructure support for the modernization of the coconut industry. These investments are expected to strengthen long-term productivity and support technology adoption in coconut farming systems.



Brgy. Upper Sta. Cruz, Ragay, Camarines Sur



E. Expanded Market Access for Coconut Farmer Organizations and Cooperatives

Market expansion and enterprise development are essential for improving farmer income and strengthening the competitiveness of the Philippine coconut industry.

The Coconut Farmers Empowerment through Cooperatives (COCOFARMCOOP) Program implemented by the Cooperative Development Authority (CDA) played a critical role in strengthening farmer organizations. Through the conversion of coconut farmer organizations into formally registered cooperatives, farmers gained improved access to financing, technical support, and government assistance programs. Capacity-building activities for cooperative officers and members enhanced governance, financial management, and enterprise operations, enabling cooperatives to participate more actively in coconut value chains.

The Research, Marketing, and Promotion Program implemented by the Department of Trade and Industry – Bureau of Small and Medium Enterprise Development (DTI-BSMED) significantly improved market access for coconut-based enterprises. The program assisted 43,799 beneficiaries in meeting regulatory requirements such as FDA registration, HALAL certification, barcoding, and export readiness. It also supported the development and commercialization of 1,590 coconut-based products and promoted 292 products through branding and marketing initiatives. In addition, 1,122 promotional activities and the integration of 740 enterprises into e-commerce platforms helped expand market reach for coconut products.

These interventions translated into a total of ₱24.59 billion in domestic and export sales, demonstrating the effectiveness of coordinated market development initiatives in improving the competitiveness and income potential of the coconut sector.

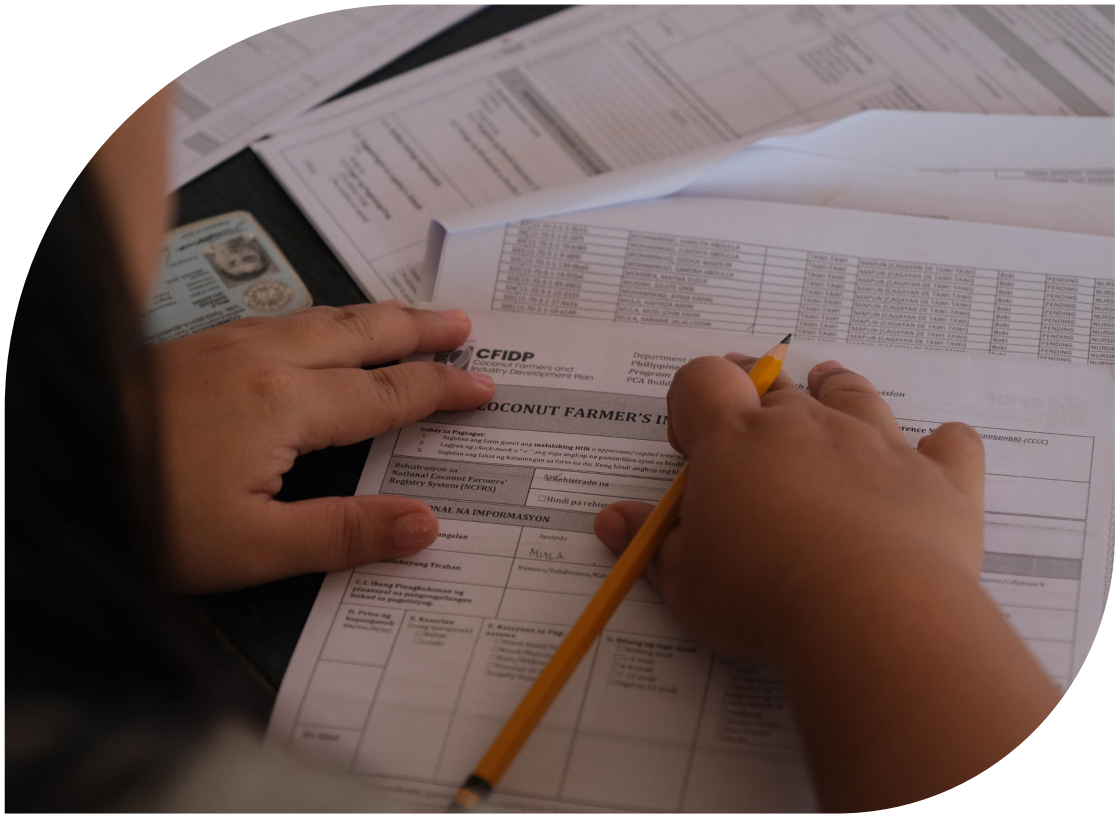
Overall, the CFIDP implementation from 2022 to 2025 demonstrates substantial progress toward achieving the strategic outcomes envisioned under Republic Act No. 11524. Programs

collectively improved access to healthcare, education, skills development, and financial services for coconut farmers; strengthened productivity through diversification and technological interventions; expanded value-adding activities; enhanced infrastructure and industry modernization; and improved market access for farmer organizations and enterprises.

While several programs are still in the early stages of implementation—particularly those involving large-scale infrastructure and processing facilities—the foundations for long-term transformation of the coconut industry have been established. Continued program scaling, improved inter-agency coordination, and sustained investment will be essential to fully realize the long-term socioeconomic benefits envisioned under the CFIDP.







V. ISSUES, CHALLENGES, AND CONSTRAINTS

The implementation of the CFIDP from CY 2022-2025 encountered a range of institutional, operational, technical, and environmental challenges that affected the timely and full-scale delivery of program interventions across implementing agencies. One of the most significant constraints was policy and administrative delays, particularly the late approval of amendments to the CFIDP and implementing guidelines, which limited the availability of dedicated funds and slowed the rollout of several program components such as the health and medical program, cooperative empowerment, and enterprise support initiatives. Funding and administrative bottlenecks—including delayed fund releases, one-year fund validity for infrastructure projects, and compliance with reporting and procurement requirements—further constrained implementation. These issues resulted in compressed timelines, low fund utilization in certain periods, and delays in procurement, project approval, and program execution. Inter-agency coordination requirements also posed challenges, as multiple implementing agencies needed to align roles, finalize agreements, and harmonize operational procedures before activities could be implemented.

Operational and institutional capacity constraints also affected program delivery. Several agencies reported limited access to or integration with the National Coconut Farmers Registry System (NCFRS), which slowed beneficiary validation and program targeting. Human resource limitations, particularly the shortage of technical personnel, trainers, researchers, and extension workers, further strained implementation capacities. In addition, inconsistent interpretation of program guidelines, documentation requirements, and varying institutional procedures among partner agencies and regional offices resulted in operational delays and uneven program implementation. Participation issues were also observed among beneficiaries, including limited awareness of program benefits, reluctance

of farmers and farm workers to participate in training or cooperative formation due to livelihood constraints, and low adoption of new agricultural technologies—particularly among aging coconut farmers and marginalized groups.



Technical, logistical, and environmental factors also significantly influenced program outcomes. Programs involving agricultural production and enterprise development faced challenges related to the limited supply of quality planting materials, slow establishment of nurseries and seed farms, complex hybrid seed production processes, and shortages of livestock or dairy animals due to procurement issues and disease outbreaks such as Avian Influenza and African Swine Fever. Environmental conditions—including typhoons, heavy rainfall, drought, pest and disease risks, and site suitability issues—disrupted planting schedules, infrastructure construction, and farm productivity. Market and enterprise-related constraints were also observed, including limited marketing capacity among rural cooperatives and MSMEs, difficulties complying with regulatory and export standards, and inconsistent market access for certain coconut products and dairy outputs.

Despite these challenges, implementing agencies adopted corrective measures such as strengthened inter-agency coordination mechanisms, policy adjustments, capacity-building activities, improved procurement planning, and intensified information and advocacy campaigns. These interventions aimed to address implementation gaps, improve beneficiary participation, enhance technical support, and strengthen institutional alignment across agencies involved in the CFIDP. Overall, the experience from 2022–2025 highlights the importance of strong governance mechanisms, integrated data systems, responsive policies, and sustained coordination among national agencies, local government units, and sector stakeholders to ensure more efficient and inclusive implementation of the program.



VI. GOOD PRACTICES AND INNOVATIONS

The program demonstrated several good practices and innovations across multiple programs, highlighting strengthened interagency collaboration, improved service delivery mechanisms, and the adoption of adaptive and inclusive implementation strategies to support the development of the coconut sector.

In the **Health and Medical Program** implemented by the Philippine Coconut Authority, program implementation was strengthened through strategic partnerships and improved operational capacity. Coordination with the Department of Health focused on establishing an overarching memorandum of agreement with DOH-retained hospitals and expanding collaboration to address the health needs of coconut farmers. Partnerships with national agencies, hospitals, and provincial health offices facilitated database cross-matching and group registration of indigent, senior citizen, and persons with disabilities coconut farmers under the Philippine Health Insurance Corporation (PhilHealth). While awaiting the completion of formal agreements, the program ensured continuous health insurance access through the Yakap Program. Innovative strategies were also introduced to strengthen outreach and service delivery, including health surveys in geographically isolated and disadvantaged areas, the establishment of dedicated program hotlines in PCA regional offices, and capacity-building initiatives for program personnel through the DOH Online Academy. The engagement of accredited providers delivering mobile health services nationwide further expanded access to medical services for coconut farmers, particularly in remote communities.



Under the **Scholarship Program** implemented by the Commission on Higher Education, implementation was improved through strengthened coordination between CHED Regional Offices and higher education institutions (HEIs). The designation of focal persons, adoption of standardized reporting templates, and consolidation of monitoring mechanisms enhanced oversight and accountability in scholarship administration. The digital consolidation of scholar records and improved documentation workflows also increased efficiency in monitoring academic performance, compliance, and fund utilization.

For **Training Programs** capacity-building initiatives, both the Agricultural Training Institute and the Technical Education and Skills Development Authority introduced innovative training approaches to strengthen the competencies of coconut farmers. ATI expanded training reach through diversified delivery modalities, including Training of Trainers, farmer-level training programs, and the School-on-the-Air (SOA) approach, which proved effective in reaching geographically isolated communities. The enhancement of Learning Sites for Agriculture institutionalized hands-on learning and demonstration-based training, while documented success stories highlighted the practical application of acquired knowledge in coconut production and enterprise development. Meanwhile, TESDA aligned training programs with industry and market demands through consultations with coconut farmer organizations and industry stakeholders. The development of new competency standards—such as Coconut Production Level II, Coconut Sugar Processing Level II, and Virgin Coconut Oil Processing—strengthened value-adding capacities within the coconut sector. Community-based training delivery also improved accessibility, particularly encouraging the participation of women.

In strengthening farmer organizations, the Coconut Farmers Empowerment through Cooperatives Program implemented by the Cooperative Development Authority demonstrated effective collaboration with the Philippine Coconut Authority to support the accreditation and institutional strengthening of coconut farmer cooperatives. Multi-leg Coconut Farmers' Cooperative Summits held in 2024 provided platforms for knowledge exchange, networking, and collaboration among cooperatives, government agencies, and development partners. The promotion of digital technologies and online platforms

for marketing also encouraged cooperatives to adopt modern business management practices and expand market opportunities.

Under the **Coconut Hybridization Program**, the Philippine Coconut Authority strengthened partnerships with local government units, state universities and colleges, farmer organizations, and private partners to expand hybrid seed production areas. These collaborations facilitated the establishment of seed farms and hybrid seed production sites while enabling resource sharing and technical supervision at the local level. The professionalization of hybridization crews through technical training and capacity development improved the efficiency and quality of assisted pollination and seed production activities. In addition, the On-Farm Hybrid Seed Production approach expanded hybrid seed production beyond government-managed seed gardens by engaging farmer partners and institutions, thereby increasing local participation in coconut industry development.

The research component of the program, led by the Philippine Council for Agriculture, Aquatic and Natural Resources Research and Development under the Department of Science and Technology, strengthened the research pipeline through nationwide information caravans and proposal writeshops that helped institutions develop quality research proposals aligned with regional needs. Research promotion was intensified through various communication platforms, techno-fora, and exhibits, while continuous capacity-building activities enhanced the skills of project teams in product development, publication, and research management.



Under the **Community-Based Farm Enterprise Development Program**, the intercropping of coffee and cacao implemented by the Department of Agriculture through the High Value Crops Development Program showcased several innovations. The conduct of the National Coconut Congress in 2024 served as a key platform for knowledge sharing, collaboration, and discussion of development opportunities in the coconut, coffee, and cacao sectors. Improvements in the sourcing of certified planting materials strengthened seedling distribution systems and contributed to better crop survival and farm productivity. The active participation of Coconut Farmer Organizations also enhanced the coordination of input distribution and community-level program implementation.

The **Native Livestock and Poultry Integration Program** implemented by the Bureau of

Animal Industry demonstrated effective interagency coordination despite procurement-related challenges. Continuous collaboration with PCA regional offices helped implement preventive measures against animal disease outbreaks, while active participation in RIATC meetings facilitated better coordination among implementing agencies. The program also strengthened farmer engagement through participation in training activities, school-on-the-air programs, and forums on animal health.

Similarly, the **Dairy Integration Program** implemented by the National Dairy Authority strengthened interagency coordination through regular RIATC meetings and national-level planning. Capacity-building activities, including refresher training sessions and technical mentoring, enhanced the skills of farmers and cooperatives. The program also prioritized forage development, animal health services, cooperative governance improvements, procurement planning, and market linkage initiatives to ensure sustainability of dairy enterprises.



The **Shared Facilities for Processing Program** implemented by the Philippine Center for Postharvest Development and Mechanization demonstrated adaptive management and strong interagency collaboration despite operational delays. Continuous coordination among implementing agencies and local government units helped address implementation bottlenecks and ensure local support for facility establishment. Successful examples include the turnover of processing facilities in Surigao del Norte and Agusan del Norte to farmer cooperatives, demonstrating the potential of shared facilities to promote value addition, enterprise development, and increased income for coconut farmers.

In the **Credit Programs**, both the Land Bank of the Philippines and the Development Bank of the Philippines implemented adaptive policy measures to improve credit accessibility for coconut farmers. Landbank demonstrated proactive program management by introducing amendments such as reducing the minimum loan amount and expanding eligible projects, while also lowering the pass-on lending rate to make credit more affordable. DBP adopted cooperative-based relending mechanisms that expanded financial access to coconut farmers and supported agribusiness activities across the value chain. The partnership between DBP and PCA in conducting financial literacy training sessions and assisting borrowers in preparing loan applications also helped address negative perceptions toward credit and improve loan uptake.



The **Research, Marketing, and Promotion Program** implemented by the Department of Trade and Industry through the Bureau of Small and Medium Enterprise Development adopted a value-chain approach that integrated research, product development, regulatory compliance, and marketing. Digital onboarding of MSMEs and cooperatives into e-commerce platforms expanded market access, while product diversification and branding initiatives strengthened the competitiveness of coconut-based products. The launch of the Coconut Philippines Trade Fair in 2024 and 2025 further created opportunities for farmers, cooperatives, and MSMEs to showcase products and establish business partnerships.

Finally, the Infrastructure Development Program implemented by the Department of Public Works and Highways demonstrated good practices in interagency coordination and adaptive project management. Collaboration among DPWH, the Philippine Coconut Authority, and local government units improved project site identification, monitoring, and issue resolution. Regular consultations with community stakeholders ensured that infrastructure projects addressed local development needs. Adaptive construction strategies, such as rescheduling field activities and increasing workforce deployment during favorable conditions, helped mitigate weather-related disruptions and maintain implementation progress.

Overall, these good practices and innovations highlight the importance of interagency convergence, stakeholder engagement, adaptive management, and community-based approaches in advancing the goals of the CFIDP. Collectively, these strategies contributed to strengthening institutional coordination, improving service delivery systems, expanding market and financial access, and enhancing the productivity and resilience of coconut farmers and their communities.



VII. LESSONS LEARNED

The program implementation highlighted the critical importance of strengthening human resources, institutional capacity, and stakeholder collaboration to achieve sustainable outcomes. Adequate staffing, continuous training, and professional development across program teams proved essential in ensuring effective service delivery, accurate monitoring, and evidence-based planning. Skilled personnel were particularly important in programs with complex technical requirements, such as hybrid seed production, livestock integration, and infrastructure development.

Equally important was the role of strategic partnerships and collaboration among government agencies, local government units, cooperatives, civil society organizations, and private stakeholders. Formalized agreements, regular coordination, and shared responsibilities enabled more efficient resource mobilization, faster service delivery, and stronger program oversight. Empowering farmer organizations and cooperatives also emerged as a key factor in ensuring sustainability, as active community participation and trust-building facilitated program adoption and long-term engagement.
The CFIDP experience demonstrated the value of robust data management and integrated digital systems. Centralized databases, accurate beneficiary records, and information-sharing protocols enhanced targeting, monitoring, and decision-making, while enabling responsive adjustments to program delivery. Complementing this, culturally sensitive, locally relevant, and participatory approaches ensured inclusivity, particularly for women, youth, indigenous peoples, and marginalized farmers, increasing program impact and engagement.

Operational efficiency and adaptive management were also central to program success. Early planning, proactive stakeholder engagement, and flexible program design minimized delays in fund utilization, procurement, and project execution. Programs with longer timelines, such as hybrid seed production or dairy and livestock integration, underscored the need for sustained technical support, phased expansion, and long-term planning to maintain continuity and achieve results beyond the immediate project cycle.

Finally, consistent monitoring, evaluation, and feedback mechanisms allowed implementers to identify gaps, improve services, and maintain quality standards. The experience confirmed that integrating risk mitigation, weather-resilient planning, and adaptive strategies into project implementation enhances program responsiveness, efficiency, and sustainability. Overall, CFIDP's achievements reflect a coordinated, data-driven, and community-centered approach, with lessons learned providing a foundation for more inclusive, efficient, and sustainable development of the Philippine coconut industry.



VIII. Ways Forward

Policy Strengthening and Strategic Alignment

In the succeeding implementation of the program, the PCA will prioritize the strengthening of policy instruments to ensure a more responsive and adaptive implementation framework. This includes the ongoing assessment of CFIDP program performance, which will serve as the basis proposed amendments to Republic Act No. 11524 as one of the priority legislative agenda of the President. The adoption of the revised CFIDP 2024–2028, which will be supported by updating of the Memorandum of Agreements and operational guidelines to provide clearer strategic direction, enhance inter-agency alignment, and address policy and implementation gaps identified in the initial phase.



Enhancement of the NCFRS Registry System

Efforts will be intensified to improve the National Coconut Farmers Registry System (NCFRS) as a critical tool for targeting and monitoring beneficiaries. Key actions will focus on addressing operational inefficiencies, strengthening data validation and updating mechanisms, and advancing systems development to ensure accuracy, reliability, and usability of farmer data. Strengthened collaboration with local government units and partner agencies will be essential in sustaining regular data validation and ensuring that interventions reach the intended beneficiaries effectively.



Strengthening PCA Leadership and Convergence Mechanisms

The Philippine Coconut Authority will further strengthen its role as the lead implementing agency by enhancing its operational and coordination capacity to effectively steer CFIDP implementation. This includes addressing low fund utilization through improved planning, monitoring, and execution under the revised CFIDP 2024–2028. A key strategy is the institutionalization of the Coco Academy Convergence Framework, which adopts a layered and integrated approach in delivering interventions across the coconut value chain—from farm entry and production to processing, marketing, and sustainability. Strengthening coordination and management systems, particularly through the National and Regional Inter-Agency Technical Committees (NIATC and RIATC), will ensure more efficient resolution of field-level concerns, improved inter-agency collaboration, and more responsive service delivery to coconut farmers.





Caldong, Sampaloc, Quezon



Independent Insights: Evaluating the CFIDP

Dedicated flagship section on the PSU study.

Caldong, Sampaloc, Quezon

I. Why the Assessment Was Conducted

The CFIDP has improved and continues to improve, not in a vacuum; a holistic evaluation and feedback are crucial to its development so that it can serve coconut farmers and their families sustainably for years and decades to come.

This is where the Pangasinan State University (PSU) comes in. As an educational institution operating for more than four decades, it possesses robust experience in research across various fields, including agriculture. With this expertise and the roster of researchers in their institution, the PCA and PSU formed a partnership to explore how the CFIDP translates on the ground through their study titled "Status of Implementation of the Coconut Farmers and Industry Development Plan (CFIDP)," serving as the third-party midyear evaluation as mandated by the Republic Act No. 11524.

With the main objective of assessing the CFIDP implementation, particularly its resources, institutional support, beneficiary reception, challenges, and opportunities, the PSU specifically seeks to achieve the following objectives, as written in the General Report by the PSU:

1. Describe the socio-demographic and economic profile of coconut farmer-beneficiaries and implementing agency representatives across all program components.
2. Assess the level of awareness, participation, adoption, and satisfaction of coconut farmers regarding CFIDP programs and services.
3. Evaluate the status of implementation of each program component, including physical and financial accomplishments, operational processes, and compliance with program guidelines.
4. Analyze the short- to medium-term outcomes of CFIDP interventions on coconut farmers' productivity, income, livelihood opportunities, and overall socio-economic well-being.
5. Identify the challenges, gaps, constraints, and opportunities encountered in the implementation of CFIDP programs from the perspectives of both beneficiaries and implementing agencies.
6. Determine the facilitating factors and good practices that have contributed to successful program implementation.
7. Formulate evidence-based recommendations to strengthen program implementation, improve farmer adoption, and ensure the long-term sustainability of CFIDP intervention.

To accomplish these, a team of researchers from PSU designed 18 mixed-method sub-studies, complemented by a multi-stage sampling design, with each study focusing on one CFIDP program. The top three regions with the highest accomplishment rates for each program were included in each study, and from there, a list of beneficiaries was identified to participate in data collection.

PSU writes that the evaluation employs an integrated framework that combines: (1) the CIPP Model (Context, Input, Process, Product) to assess program relevance, resource adequacy, implementation fidelity, and outcomes; (2) the Logical Framework Approach (LFA) to clarify the causal chain of objectives, inputs, activities, outputs, outcomes, and goals; (3) the Adoption Pathway (based on Rogers' Diffusion of Innovations) to track farmer progression from awareness, interest, and trial to sustained adoption and scaling (Rogers, 2003); and (4) a feedback loop to ensure that evaluation findings inform continuous

program improvement. This integrated framework ensures that the evaluation is goal-driven, resource-aware, process-sensitive, outcome-oriented, and adoption-focused, supplying a robust evidence base for policy refinement and program enhancement.

Data gathering was conducted in three ways: surveys, focus group discussions, and secondary data review. Selected beneficiaries across the country participated in the structured surveys through the assistance and coordination of the PCA Regional Offices. These surveys provide insights into farm productivity and income, the social welfare of the farmers and their families, the sustainability of CFIDP programs, and other measures relevant to the implementation. Representatives from implementing agencies at the national and regional levels were also included as survey respondents, providing a glimpse of the internal processes affecting CFIDP implementation. Results from these surveys were complemented and validated by focus group discussions hosted in selected regions: Regions III and IV-A for Luzon, VII and VIII for Visayas, and IX, XI, and BARMM for Mindanao. Narratives about the lived experiences of coconut farmers enriched the data gathered through desk research and surveys, providing a wider context for the status of the CFIDP implementation. For the secondary data, relevant secondary and administrative documents were reviewed, including the CFIDP Operations Manuals, accomplishment reports, financial reports, terminal reports, and other program-related records. These documents were used to validate findings and provide additional context for interpreting the implementation and outcomes of CFIDP programs.

The PSU explained that the resulting evaluation was dependent on the two following factors:

First, because each of the seven program components operates through different delivery mechanisms, different beneficiary touch points, and different operational manuals, the evaluation was organized into eighteen discrete component studies, each led by a dedicated researcher and each pairing a structured farmer-beneficiary survey with a companion implementing-agency survey, so that every component could be assessed on terms appropriate to its own design.

Second, because structured surveys alone cannot fully capture the lived, day-to-day texture of institutional coordination, delivery bottlenecks, and beneficiary experience, PSU additionally fielded a dedicated Focus Group Discussion (FGD) exercise across eight strategic sites — Quezon City, Lucena City, Baler (Aurora), Mandaue City (Cebu), Palo (Leyte), Pagadian City, 8 Davao City, and Cotabato City (BARMM) — engaging 302 participants drawn from implementing agencies, program beneficiaries, and non-beneficiaries alike, the last group included specifically so that the evaluation would not only measure satisfaction among those already reached by the program but would also surface why other eligible coconut farmers remain outside it.

The findings of this evaluation should be interpreted in light of several limitations. First, the farmer-beneficiary surveys covered selected regions with the highest program implementation, and the findings may not fully represent the experiences of coconut farmers in other regions with lower program coverage. Second, variations in sample sizes across component studies, due to accessibility constraints, time limitations, and respondent availability, may have affected the consistency and comparability of some findings. Third, the implementing agency surveys were limited to a relatively small number of respondents per component study, which may restrict the generalizability of findings regarding program management and institutional performance. Fourth, most data

were based on respondents' self-reported experiences and perceptions, which may be influenced by personal judgment, recall bias, and individual circumstances. Fifth, the FGDs were conducted only in selected regions and did not always include representation from all implementing agencies. Sixth, the cross-sectional design of the study precludes assessment of long-term program impacts over time. Despite these limitations, the use of mixed-methods research, triangulation of multiple data sources, and the substantial sample size across the 18 component studies provides a robust evidence base for assessing the implementation status and outcomes of the CFIDP.

II. Voices from the Ground

Farmer Perceptions

Years of working the land give coconut farmers a practical instinct for telling the difference between a program that is genuinely active and one that exists mostly on paper. This instinct shaped much of what PSU heard when it brought its inquiries directly to farming communities.

A significant majority of beneficiaries showed a clear understanding of the CFIDP, naming its programs, describing their benefits, and, in many cases, having already completed enrollment. This awareness did not emerge on its own. It grew out of barangay assemblies, cooperative meetings, and localized government orientation sessions that engaged the farming community directly. Notably, even farmers who had yet to receive direct assistance were often able to describe specific program components, having learned of them through peer networks and cooperative leadership rather than through official channels alone.

However, that dissemination of information was not uniform. Farmers in geographically isolated areas frequently learned of programs late, at times after registration windows had already closed. Independent farmers unaffiliated with any cooperative or association faced an even higher likelihood of being left out of these communications altogether. Taken together, the pattern suggests that program outreach proved far more effective when it moved through established interpersonal and organizational networks than when it relied on static informational materials or public caravans.

Statement	Group	HA	A	N	SA	NA
I am aware of the Coconut Farmers and Industry Development Program (CFIDP).	Beneficiary	60.2	34.5	3.9	1.3	0.1
	Non – Beneficiary	23.9	43.8	16.5	6.8	9.1
I am aware that CFIDP offers various programs and services for coconut farmers.	Beneficiary	59.0	33.4	5.9	1.4	0.3
	Non – Beneficiary	22.7	43.2	17.0	9.7	7.4

HA - Highly Aware; A - Aware; N - Neutral; SA - Slightly Aware; NA - Not Aware

PSU's processed data reflects this divide clearly. Among beneficiaries, the majority reported being highly aware or aware of the CFIDP, and only a small percent reported low or no awareness, a result PSU reads as evidence that the program has been effective in reaching its direct participants through orientations, briefings, and agency-led

communication. Awareness of the specific programs and services under CFIDP followed a similar distribution, with the majority of the beneficiaries reporting familiarity.

Among non-beneficiaries, tell a different story. Only more than half reported awareness of the CFIDP's existence, and roughly one in six reported knowing little more than the program's name. PSU attributes this gap to a combination of factors: limited outreach coverage, weaker access to formal communication channels, non-registration in the NCFRS, absence of cooperative membership, geographical isolation, and limited direct contact with implementing agencies. The implication PSU draws is that the CFIDP has succeeded in informing and engaging those it has already reached, but that critical communication gaps persist for those it has not, a distinction worth addressing given that awareness remains the necessary precursor to participation.



Regarding specific initiatives, coconut farmers expressed general satisfaction alongside a set of recurring operational concerns. The crop insurance program was well received, with farmers citing manageable enrollment procedures, supportive administrative staff, and fully subsidized premiums as substantial benefits. PSU found that majority of the beneficiaries agreed or strongly agreed that the program protected them from financial losses due to natural disasters, the majority said it encouraged investment in new technologies, and majority reported improved overall satisfaction. Dissatisfaction centered instead on the claims process itself: extended processing times for indemnity claims and delayed status updates were common complaints, and the administrative response following natural disasters was frequently described as slow.

Training programs elicited similarly strong enthusiasm, with participants reporting tangible improvements in field practices, professional development, and operational confidence. Post-training implementation proved to be the more persistent hurdle. Farmers who completed these courses often lacked the equipment, planting materials, and financial capital needed to apply what they had learned, a gap that underscores PSU's broader observation that education yields limited practical impact without corresponding access to resources.

The scholarship program drew a different kind of response, one rooted in gratitude that extended well beyond its immediate purpose. Parents of scholars under the Scholarship Program for Coconut Farmers and their Families (CoScho) described a long-term vision that reached past tuition relief, anticipating that their children would eventually apply their education toward the modernization of the coconut industry and the support of their home communities. Scholars themselves echoed this same sense of obligation, encouraging peers to direct their educational gains toward the collective progress of the communities they came from.

Community Feedback

At the community level, the CFIDP established its strongest hold through agricultural cooperatives. Member farmers identified these organizations as the essential channel connecting them to government initiatives, serving as central hubs for discovering training opportunities, submitting assistance applications, and pooling resources to reach markets that would otherwise be out of reach. This trust has translated into measurable growth, with informal associations increasingly converting into formal cooperatives as membership expands.

The cooperatives were not without operational shortcomings. Focus group discussions surfaced governance conflicts among officers and administrative difficulties in meeting regulatory financial reporting standards. Availability of capital emerged as the most persistent constraint. Cooperatives were expected to expand their scope of services and member support, yet many lacked the financial resources to offer credit facilities or launch sustainable businesses of their own. As one farmer explained directly:

"Kailangan po ng tuloy-tuloy na advanced technical trainings, lalo na sa modern coconut farming techniques at digital marketing."

(What's needed is consistent advanced technical training, especially on modern coconut farming and digital marketing.)

another added:

"Dapat pong unahin ang farm input support programs tulad ng pamamahagi ng high-quality seedlings at farm tools upang mapababa ang production cost at mapataas ang ani."

(Farm input support programs should be prioritized, such as the distribution of high-quality seedlings and farm tools, to lower production costs and increase yield.)

In communities exploring integrated farming, coconut farmers expressed cautious optimism. These practices generated additional streams of income, and the ability to market dairy products alongside copra, or to supply commercial buyers with cacao yields, substantially improved farmers' livelihoods where they took hold. These advancements, however, were

frequently hindered by delayed delivery of agricultural inputs and technical support services, and by the ongoing vulnerability of coconut farms to droughts and typhoons, either of which can erase months of agricultural progress within a short span of time.

A quieter concern also surfaced in discussions, one that did not carry the weight of a formal complaint but was nonetheless still persistent: a sentiment that recommendations for certain programs were not always based purely on need. Some farmers felt that local connections and personal relationships played a role in who received seedlings, who secured slots, and who was left out. No one made a direct accusation. But the perception was present, and in small communities, perception can carry nearly the same weight as fact.



Stakeholder Experiences

For some implementing agencies, the CFIDP represented both a mandate and a challenge that grew larger as it moved from national plan to local execution.
Agency representatives were candid in focus group discussions about the difficulties they faced. Funds were often slow to be released down the chain, paperwork accumulated, and personnel assigned to CFIDP work were frequently the same staff already responsible for several other functions, since the program was rarely anyone's sole assignment. As one agency participant explained plainly:

"The agency lacks personnel/manpower to meet the needs of the different coconut farmers' cooperatives."

Another, addressing the matter of coordination, offered an observation echoed by many of their colleagues:

"Handholding and technical assistance help farmers' cooperatives in their compliance with CDA."

What these accounts describe is not a program failing to function, but a program straining under the scale of its own ambition. The CFIDP spans seven project components and sixtine implementing agencies, and coordination among them was not always seamless. Infrastructure completed by one agency was, at times, handed over before a partner agency was ready to operate it. Inputs procured by one office occasionally arrived after the planting window had already passed. Each agency carried out its own responsibilities; the more difficult task was ensuring that all those responsibilities moved forward in step with one another.

On the farmer-beneficiary side, experiences with implementing agencies were largely positive, particularly in programs where frontline staff had been trained to explain procedures clearly and assist with enrollment. In areas supported by strong local coordinators and Cooperative Development Officers, farmers felt guided through the process. Where that support was absent, the same documentary requirements that felt manageable elsewhere became a barrier. One beneficiary, describing their experience accessing programs in the Bangsamoro region, offered an account of what effective implementation looks like in practice:

"Sa karanasan po namin sa CSEA-BARMM, naging mas madali ang pag-access sa mga programa dahil may maayos na koordinasyon at aktibong pagbibigay ng impormasyon sa mga coconut farmer organizations."

(In our experience with CSEA-BARMM, accessing the programs became easier because of good coordination and active information-sharing with coconut farmer organizations.)

The phrase good coordination and active information-sharing is deceptively simple, yet it captures precisely what distinguished a program that reached its intended farmers from one that fell short. The funding existed. The programs themselves were sound. What made the difference, time and again, was whether someone was present to walk a farmer through the process.



III. Key Findings of the Study

PSU's evaluation covered all seven project components of the CFIDP through 18 studies, combining surveys and focus group discussions with a review of implementing agency reports. Overall, it found that a program is doing meaningful work under real strain.

Program Participation Among Surveyed Farmers

Of all the programs under the CFIDP, crop insurance had the widest reach, with more than half of all surveyed farmers enrolled in PCIC coverage, making it the most accessed intervention across the board. Scholarships for coconut-farming families followed, reflecting the value that farming households place on education as a path forward. Beyond the two, participation dropped sharply. Training programs, cooperative support, and hybridization reached some of the farmers. While credit, shared facilities, and farm-to-market road projects registered a lower outreach. This pattern is telling; programs that address immediate, everyday needs.

Project 1: Social Protection Program

(PCIC Crop Insurance · CHED Scholarships)

Most farmer-beneficiaries were aware of the crop insurance and scholarship programs, and many were already enrolled. But step outside that circle, and the picture changes. Plenty of eligible farmers had simply never heard of either program. Without a cooperative or a helpful neighbor, the information never reached them, and nobody had knocked on their door.

For those who did find their way to enrollment, the process was manageable, though far from simple. Complicated paperwork, NCFRS registration issues, and unclear eligibility requirements kept many qualified farmers from signing up. The process was built for someone sitting in an office, not a farmer coming in from the field. According to PSU, these enrollment challenges included complicated documentary requirements (14.8%) and NCFRS registration issues (13.6%), pointing to the need for simplified procedures.

Once enrolled, crop insurance services were generally well-delivered. Farmers rated the orientation and enrollment experience highly. The staff was helpful, the coverage was clear, and having the premium fully subsidized made a real difference. Indeed, PSU found that beneficiaries reported that the program protected them from financial losses due to natural disasters (84% agree/strongly agree), encouraged investment in new technologies (83.3% agree/strongly agree), and improved overall satisfaction (85.3% agree/strongly agree).

The one sore point was claims. When a typhoon hit, and a farmer needed that payout, the wait was often long, and updates were scarce. Scholarship recipients had the same complaint about delayed releases. The help was real; the timing, not always. PSU further detailed these bottlenecks, showing that challenges encountered also included tight deadlines for claims (7.9%) and slow claims verification (6.9%), pointing to the need for improved claims processing.

Despite the frustrations, the programs made a genuine difference. Farmers with insurance said they felt more willing to invest in their farms, knowing there was a safety net beneath them. Scholars said they could finally focus on school without the constant weight of financial worry. Scholars noted that the program allowed them to focus on studies (82.8% very high), helped acquire academic materials (86.3% very high), contributed to academic achievement (80.0% very high), and provided fair and achievable maintenance requirements (78.5% very high).

Their parents spoke of a quiet hope they hadn't felt before, and many scholars said they wanted to return to work in the coconut sector for their communities. Farmer parents

reported that the program significantly reduced financial burden (82.7% very high), improved family hope for a better future (77.6% very high), encouraged continued farming (78.0% very high), and provided sufficient allowances for major educational expenses (78.0% very high)

PCA field personnel were doing much of the heavy lifting on the ground, explaining programs and walking farmers through enrollment. It worked where it was done well. Where it wasn't, farmers were largely left to figure things out on their own. Transparency was a recurring concern as well. Farmers didn't always know where their claims stood or when their scholarship money would be paid. That silence, more than any single delay, is what wore trust thin.



Project 2: Coconut Farmers Training Program

(DA-ATI Trainings · Coco Learning Sites · TESDA Technical-Vocational Programs)

Word about the training programs had gotten around. Cooperatives, barangay leaders, and government announcements ensured that. Most farmers who were reached knew what was being offered and where. Getting there, however, was a different story. For a farmer in a far-flung barangay with no ride and a family to tend, attending a two-day training in town is not a small ask. Distance, transportation costs, and timing kept many away, not interested.

The training itself was well-prepared. Facilitators were knowledgeable, the materials were relevant, and farmers generally found the sessions useful and applicable to their work. What was missing came after. When farmers went home, they were largely on their own, with no tools, no follow-up, and no one to call if something didn't work. Knowledge without resources, many found, only goes so far.

PSU wrote that the trainings proved effective in knowledge and skills gained (4.67), application to farm practices (4.60), livelihood and income improvement (4.36), and employment and enterprise opportunities (4.28). Challenges included work-family responsibility conflicts (26.7%), transportation and distance issues (23.3%), schedule and time constraints (10.0%), and learning and comprehension difficulties (10.0%), highlighting the need for more accessible and flexible training delivery.

Perceived effects were substantial at both the individual level (4.19) and community level (4.18). Challenges included limited facilities and equipment 31 (25.3%), accessibility and transportation issues (16.9%), lack of training and technical support (15.7%), and insufficient resources and materials (12.0%), indicating the need for improved infrastructure and support for learning sites.

Challenges in cooperative management were rated as slightly serious (2.44), with financial management (2.83) identified as the most serious domain, followed by operations (2.28) and leadership (2.21)

In the field, the results were real. Farmers who attended said they changed how they farmed, adopting better practices, achieving better results, and building stronger confidence. The harder gains, turning new skills into steady income, were slower to come, especially from the business and livelihood programs where the full economic benefits had not yet been maximized. DA-ATI, TESDA, and PCA coordinated well enough to deliver the programs. Still, local government units were often on the sidelines, and nobody was systematically checking in on farmers months after the training ended. Whether those skills stuck or whether a farmer needed more help, nobody was formally tracking.

Project 3: Community-Based Farm Enterprise Development

(Coconut-Dairy · Coconut-Native Animals · High-Value Crops)

Farmers who joined cooperatives or attended training were generally well-informed about these integrated farming programs. The community-based nature of the work helped, as information spread through word of mouth rather than just flyers. But knowing about a program and getting into it were two different things. Setting up a dairy operation or establishing a cacao intercrop requires upfront investment that most smallholder farmers simply don't have, and financing, while available in theory, is complicated to access in practice.

However, for those who participated, a study conducted by PSU revealed highly positive outcomes. According to the PSU study, farmers perceived the program as having a high effect on farming operations (41.9% high, 32.3% moderate) and a moderate effect on income (48.3% moderate, 24.1% high). PSU also indicated that the program contributed to positive outcomes in farm income (70.5% reported increased income), sustainability through composting practices (77.9% used composting for waste management), and satisfaction (82.4% satisfied/very satisfied). Additionally, it was found that farmers perceived positive effects on coconut production (4.19) and income (4.19). High satisfaction was observed (87.5% satisfied/very satisfied), with 98.3% willing to recommend the program. The program contributed to increased farm profitability (87.8% reported profitability improvement), improved family livelihood (89.2% reported improvement), and enhanced household food security.

Where the support was consistent, the integrated models worked. Having milk to sell alongside copra, or cacao pods, where there used to be only undergrowth, changed

the math of farming. Households reported better incomes, improved food security, and more stable livelihoods. The coconut-dairy model drew particularly strong reviews for its long-term promise. That said, delayed delivery of animals, seedlings, and farm inputs, sometimes by months, disrupted planting seasons and startup timelines. The study conducted by PSU detailed these issues, showing that challenges included limited availability of planting materials (14.7%), poor quality or low survival rate of intercrops (8.5%), lack of technical guidance (9.4%), high cost of inputs (23.7%), and pest/disease issues (14.9%), highlighting the need for improved input quality, technical assistance, and pest management support.

Technical staff were stretched thin across too many farms, and it was highlighted that key challenges included labor and management constraints (19.4%), livestock quality and feeding issues (16.1%), resource and input constraints (12.9%), and cooperative governance issues (12.9%), highlighting the need for improved livestock quality, technical support, and cooperative strengthening.

Natural calamities like droughts and typhoons could undo months of progress in a matter of days. According to the study conducted by PSU, challenges also included climate and weather-related disruptions (34.2%), financial constraints (22.4%), feed and water scarcity (18.4%), and animal health problems (9.2%), suggesting the need for climate-resilient strategies, financial support, and improved animal health services.

Multiple agencies, NDA, BAI, HVCDP, and PCA, all had a hand in this project, and they weren't always reading from the same page. Inputs from one agency would arrive before the infrastructure from another was ready. The vision was integrated; the execution sometimes wasn't. There was also a quieter concern: in some localities, farmers felt that who got recommended for the program depended on who you knew, not what you needed. Whether or not that was always true, the perception was there, and in small communities, perception can be just as damaging as fact.

Project 4: Coconut Hybridization Project

(PCA Community Nurseries · Fertilized Hybrid Palms · DOST-PCAARRD Research)

Farmers who had already received hybrid seedlings or participated in nursery programs were well-oriented on the objectives of the hybridization program. The concept of planting better trees for a better harvest, complemented by the needs of communities, wasn't a hard sell. Seedlings reached many farmers, but not evenly. Remote communities sometimes waited longer, and in the Bangsamoro region, additional layers of governance and geographic isolation made things even harder. Without irrigation, even good seedlings struggled.

Nursery operations were generally doing well. Germination rates were encouraging, and seedling quality was strong. The nurseries produced an average of 3,626 seedlings and achieved an 88% survival rate. Benefits included employment generation (63%), enhanced technical knowledge (48%), and improved access to quality seedlings (29%).

The field, however, told a more complicated story. Drought, pests, delayed fertilizer deliveries, and too few field technicians to go around affected how well those seedlings survived once planted. Challenges included inadequate water supply (74%), pest and disease problems (46%), delayed fund downloading (29%), and seednut supply delays (15%), suggesting the need for improved irrigation infrastructure, pest management, and supply chain efficiency. Farmers who fertilized their hybrid palms saw real improvements, with healthier trees, higher yields, and more income. But coconut trees are slow. Many

hybrid palms are still young, still growing, and still years from their peak. The investment is there; the full returns are coming, just not yet.

The CHP Research Component registered strong institutional alignment (4.86 Highly Aware) and favorable performance of hybrid parental lines (4.17 Slightly Better). Research activities focused on Strategic R&D (81.8%), with less emphasis on technology transfer (36.4%), capability building (36.4%), and policy research (9.1%). Financial utilization was low, with only 26.8% of released funds utilized from 2022 to 2025. Challenges included procurement delays (72.7%), limited researchers (contributing to low proposal approval numbers), delayed financial reports (reducing budget utilization), and administrative bottlenecks (reducing spending efficiency), suggesting the need for streamlined procurement, expanded researcher capacity, and improved financial management.

Project 5: Shared Facilities for Coconut Processing

(DPWH-Built Processing Centers · PhilMech-Managed Shared Facilities)

Cooperative members were well-informed. Nearly all of those surveyed knew about the shared facilities and understood what they were for. The cooperative network had done its job in getting the message through. The harder challenge was what came after awareness. Most cooperatives lacked the working capital to operate the facilities consistently, and nearly 91% of the surveyed farmer-members earned 5,000 pesos or less per month from coconut farming. This figure starkly highlighted the economic fragility of the program's intended beneficiaries. The study revealed that budget utilization was perceived as poorly managed (76.2% poor), and challenges included high electricity/fuel costs (63.3% very high), lack of technical expertise (29.4% very high), equipment downtime (29.4% very high), and lack of adequate working capital (14.5% very high).

These facilities were moderately established, with an overall mean of 3.50 (Moderately Established). Accessibility (3.73) emerged as the strongest domain, followed by resource availability (3.58), technology adoption (3.49), and physical condition (3.48). Functionality and maintenance (3.14) registered 32 as the weakest domain. Significant differences were observed across domains ($F=45.33$, $p<0.001$), with accessibility performing best and functionality/maintenance performing worst. The predominant facility type was Virgin Coconut Oil (VCO) and Flour Processing Facility (80.2). Challenges included equipment downtime (26.9% not functional), preventive maintenance gaps (37.3% slightly functional), spare parts availability (13.5% not available), and utility issues (electrical, plumbing, water supply), highlighting the need for improved maintenance systems, spare parts management, and utility infrastructure.



Project 6: Organization and Management of Coconut Farmers' Cooperatives

(Cooperative Development Authority)

Active cooperative members were highly informed. They knew the CFIDP, knew their cooperative's programs, and were genuinely engaged in what was happening around them. The cooperative had become the primary channel through which information, training, and government support reached farmers. Membership was growing, and associations were converting into full cooperatives as more farmers recognized the practical benefits of organizing collectively.

Organizational and leadership structures were, by and large, functional. Cooperatives had bylaws, officers, and governance systems in place, and their accountability to members was rated positively. The most serious challenge was financial. Cooperatives were being asked to do more than their resources allowed. Many simply didn't have enough capital to extend meaningful loans or fund new livelihood projects for their members, and most farmer households, despite being active members, remained near or below the poverty threshold.

Program participation was highest in cooperative support (75.3%) and training (73.2%), with entrepreneurship training being the most attended (68.7%). The status of cooperative management was rated positively across all dimensions ("Agree"), with the highest scores in Competence and Participation (4.7) and Entrepreneurial Skills (4.5).

CDA, PCA, and local government units were all nominally involved, but the level of support cooperatives received varied widely by region. Some were well-assisted; others were largely left to themselves. What held cooperatives together, more than anything, was the farmers themselves, their commitment to each other, their participation in meetings and activities, and their shared belief that organizing was better than going it alone. The governance challenge going forward was less about structure and more about sustainability: ensuring funds were managed well, leaders were held accountable, and the cooperative remained a place members could genuinely rely on.

Project 7: Support Services Program

(DTI Market Promotion · LBP/DBP Credit Program · DPWH Farm-to-Market Roads)

Farmers had heard about the credit program. Government offices and cooperative leaders had effectively spread the word. Roads, they definitely knew about; they had been waiting for them. Trade fairs and export programs under DTI were less well known and even less attended, largely due to limited outreach and financial barriers that made participation in formal markets feel out of reach for most smallholder households.

DTI's program encountered moderately serious problems (3.12-3.38) across various domains. Participation in trade fairs (3.38), export promotion (3.30), and discounts and bundling (3.15) were the most problematic domains. Branding and packaging innovation (3.09) was perceived as the least serious, but still a concern. Financial limitations (3.67) and human resource limitations (3.68) were highly influential in promotional activities, while technological limitations (3.47) were moderately influential.

For the record, the paperwork was on the wall. A 2% interest rate sounds generous, and it is, but getting to it required documents that many small farmers couldn't produce. Tenant

farmers and farm workers without land titles faced an additional barrier: no collateral, no loan. Despite this, most respondents (96.2%) utilized the full loan amount, with 45.5% utilizing 76-100%. The loan was primarily used for fertilizer/pesticide purchases (51.7%), coconut replanting/rehabilitation (34.5%), and land preparation (32.8%).

When credit did reach the right hands, however, the results were striking. Socio-economic effects were substantial, with 86.5% reporting increased income, 87.7% reporting equipment acquisition, 90.2% reporting income diversification, and 80% reporting yield improvement. The FMR projects delivered high implementation and high satisfaction. PSU shows that the highest rated outcomes were ease of transporting farm products (4.24), increased household income (4.24), reduced transport costs (4.21), and improved road passability (4.19). Observed community changes included easier and faster transport (82.1%), lower transport costs (53.8%), increased household income (53.0%), easier access to farm inputs (51.3%), and increased livelihood opportunities (50.4%). Challenges included limited farm-level connectivity (43.6%), narrow or structurally inadequate roads (42.7%), muddy roads during heavy rains (29.9%), high transportation/fuel costs (29.1%), and long distances between farms and roads (26.5%).

The sheer number of agencies involved, DTI, LBP, DBP, DPWH, and PCA, made coordination a genuine challenge. Road projects faced procurement delays, right-of-way disputes, and a shortage of technical staff to monitor everything. Credit programs weren't always aligned with cooperative capacity. Farmers also raised concerns about how road projects were prioritized, with some feeling that political connections played a role in which communities got roads first. In both credit and infrastructure, the task from farmers was simple: tell us how decisions are made, and treat everyone the same.



IV. Successes Identified by PSU

Despite hurdles in the actual implementation of the programs, milestones have also been achieved. The milestones identified by PSU have led to significant improvements in the beneficiaries' welfare, ranging from economic and financial outcomes to increased engagement in training and knowledge transfer.

The **Crop Insurance Program** provided financial protection by reducing farmers' vulnerability to losses from natural calamities, pests, and diseases, providing protection from financial losses, and encouraging investment in new technologies. The insurance coverage reduced production uncertainty and enhanced farmers' ability to recover from adverse events, contributing to more stable farm operations and livelihood security.

The **Scholarship Program,** on the other hand, generated substantial human capital development benefits, with scholars gaining access to higher education, learning materials, and academic support services. The program significantly reduced the financial burden of education on coconut-farming families, as discussed previously. Scholars reported that the program allowed them to focus on studies, helped them acquire academic materials, and contributed to academic achievement. Together, these interventions addressed both immediate risk management needs and long-term human capital development, contributing to the overall welfare and resilience of coconut farming households.

The **Training Program** delivered substantial knowledge and skills development benefits through DA-ATI's Coconut-Related Trainings and Coco Learning Sites, and TESDA Coconut-Related Trainings. The training programs enhanced farmers' knowledge, skills, and competencies in coconut farming and farm management. The trainings were highly effective in knowledge and skills gained, application to farm practices, and livelihood improvement. The Coco Learning Sites served as accessible demonstration and learning platforms, enabling farmers to observe and practice improved technologies while serving as community-based centers for technology diffusion and farmer-to-farmer learning, with high perceived effects at both individual and community levels.

The Community-Based Farm Enterprise Development Program supported three integrated farming models that generated significant enterprise development and income diversification benefits: **Dairy Integration, Coffee and Cacao Integration, and Native Livestock and Poultry Integration.**

Dairy enterprises complemented coconut production by creating regular cash flow, enhancing nutrient recycling through manure utilization, and promoting sustainable farming practices. Livestock and poultry increased farm productivity and diversified household income, and livestock productivity improved. The coffee and cacao integration significantly increased farm productivity, profitability, and income diversification. Together, these enterprise development interventions diversified income sources, improved resource utilization, and strengthened the resilience of coconut farming households.

The **Coconut Hybridization Program** generated significant productivity enhancement and technology development benefits. The community-based nurseries increased the availability of quality planting materials and strengthened local seedling production capacity. The fertilization and hybrid seednut production program improved coconut productivity, palm health, seedling survival, and farm income. Research activities generated improved technologies related to coconut breeding, hybridization, nursery management, tissue culture, and climate resilience. Collectively, these hybridization interventions addressed the persistent challenge of low productivity in the coconut sector

by improving access to quality planting materials, enhancing farm productivity through fertilization, and building the scientific foundation for future industry modernization.

The **Coconut Farmers Organization and Empowerment through Cooperatives** had significant institutional strengthening and organizational development benefits. The cooperative program strengthened farmers' collective capacity, bargaining power, leadership skills, and participation in economic activities. The CDA assisted 1,954 farmer organizations in converting to cooperatives and trained over 16,000 officers and members on cooperative operation and management. Collectively, these cooperative development interventions built stronger, more resilient farmer organizations capable of accessing government programs, markets, and resources, thereby contributing to the long-term sustainability of coconut farming communities.

The **Support Services** generated significant market access, financial inclusion, and infrastructure connectivity benefits. The market promotion initiatives enabled enterprises to develop value-added products, improve packaging and branding, access wider markets, and strengthen commercial competitiveness. The credit program provided farmers with access to affordable financing for farm production, rehabilitation, diversification, and enterprise development. The Farm-to-Market Roads improved connectivity, reduced transportation costs and travel time, increased access to markets and processing facilities, and enhanced the efficiency of agricultural operations. Together, these support services interventions addressed the critical constraints of market access, financial inclusion, and infrastructure connectivity that have historically limited the profitability and competitiveness of coconut farming.



V. Implementation Gaps and Challenges

The PSU Third-Party Evaluation, which covered eighteen (18) sub-studies across the seven (7) components of the Coconut Farmers and Industry Development Plan (CFIDP), found that the program has generated positive outcomes in strengthening farmer organizations, improving farming practices and productivity, expanding access to social protection and financial services, supporting enterprise development, and enhancing the overall welfare of coconut farmers and their families. Beneficiaries across various program components reported improvements in knowledge and skills, access to government services, financing opportunities, market participation, and overall economic well-being.

At the same time, the assessment identified several cross-cutting challenges that continue to affect program implementation and the achievement of intended outcomes. These findings provide important lessons for strengthening future implementation and maximizing the long-term benefits of the CFIDP.

IAs are working in silos despite the existence of RIATC and NIATC

One of the most consistent implementation gaps identified across the terminal reports is the weak coordination and convergence among implementing agencies despite the existence of RIATC and NIATC. Although the CFIDP was designed as a collaborative framework involving fifteen implementing agencies, the studies indicate that implementation frequently depended on the timely completion of complementary activities performed by partner institutions. Delays in one agency often created implementation bottlenecks that affected the performance of other agencies, particularly in beneficiary validation, infrastructure development, enterprise establishment, and delivery of production support. The evidence suggests that this challenge occurred because each implementing agency operates under different organizational mandates, planning cycles, procurement schedules, budgeting systems, and reporting mechanisms. Interviews with implementing agencies revealed that communication among agencies was not always synchronized, while implementation schedules often differed according to agency priorities and operational capacities. In several component studies, agencies reported waiting for prerequisite outputs from partner agencies before proceeding with their own activities. For example, the Philippine Crop Insurance Corporation (PCIC) depended heavily on the Philippine Coconut Authority (PCA) for the timely updating of the National Coconut Farmers Registry System (NCFRS) before beneficiary enrollment and insurance processing could proceed. Similarly, infrastructure projects, enterprise development initiatives, and production support programs often relied on completed activities from other agencies before implementation could begin. These findings indicate that although the CFIDP promotes institutional convergence in principle, coordination mechanisms remain insufficiently institutionalized at the operational level. The absence of harmonized implementation calendars, integrated planning systems, and real-time information sharing contributes to fragmented implementation and delays in service delivery. Strengthening inter-agency governance through unified implementation frameworks, joint planning mechanisms, and coordinated performance monitoring would significantly improve implementation efficiency and program responsiveness.

Limited Operational Budget and Financial Capacity

Another major implementation challenge consistently reported across the terminal reports is the limited operational budget available for program implementation. While substantial financial resources have been allocated through the Coconut Farmers and Industry Trust Fund (CFITF), implementing agencies consistently reported that operational funds for field

monitoring, technical assistance, extension services, beneficiary validation, supervision, and travel remain inadequate relative to the geographical scope of implementation and the increasing number of beneficiaries. The studies explain that this gap resulted primarily from the high operational requirements associated with implementing nationwide agricultural programs. Many implementing agencies were assigned to geographically dispersed coconut-producing areas requiring extensive field travel, regular farm monitoring, beneficiary consultations, and continuous technical supervision. However, available operating expenses were often insufficient to support these activities. In the DA–NDA Coconut-Dairy Integration Program, implementing personnel specifically identified limited operational funds as the primary reason for fewer farm visits, delayed delivery of production inputs, and reduced extension services. Similar concerns were documented in other component studies where agencies struggled to sustain regular field operations because operational resources remained relatively small compared with implementation requirements. The implication is that while project appropriations adequately finance program components, insufficient operational funding limits agencies' ability to sustain quality implementation and provide continuous field-level support. Future budget planning should therefore allocate adequate operational resources alongside program investments to ensure effective supervision and long-term implementation.

Inadequate Technical Manpower and Field Personnel

The studies likewise identify limited technical manpower as one of the most persistent institutional constraints affecting CFIDP implementation. Implementing agencies consistently reported shortages of agricultural technicians, veterinarians, extension workers, engineers, monitoring officers, and project coordinators responsible for field implementation and technical assistance. This implementation gap primarily resulted from the expanding scope of CFIDP implementation relative to available human resources. The program covers numerous provinces, municipalities, and geographically isolated coconut-producing communities, requiring extensive travel, frequent field monitoring, and continuous beneficiary engagement. However, many agencies assigned only a limited number of personnel to supervise large implementation areas, resulting in high workloads and multiple responsibilities for individual staff members. Difficult terrain, remote farm locations, and transportation constraints further reduced the frequency of monitoring visits and technical support. Consequently, beneficiaries received less frequent extension services, delayed responses to technical concerns, and reduced supervision of project implementation. These findings highlight the need to strengthen field-level institutional capacity through additional technical personnel, continuous professional development, and improved logistical support.

Weak National Coconut Farmers Registry System (NCFRS) and Digital Information Management

One of the most significant operational challenges documented across multiple component studies is the continued weakness of the National Coconut Farmers Registry System (NCFRS) and other digital information systems supporting CFIDP implementation. Delays in updating beneficiary information, incomplete farmer records, encoding backlogs, duplicate entries, and poor interoperability among agency databases affected beneficiary validation, insurance enrollment, credit access, and implementation scheduling. The terminal reports clearly explain why these deficiencies persisted. Implementing agency representatives consistently cited weak farmer registry validation, incomplete field records, delayed transmission of updated registries from the PCA, and system encoding lags as major operational bottlenecks. Focus group discussions likewise revealed that eligible farmers were sometimes unable to participate in CFIDP interventions because

their records had not yet been updated in the central database. Furthermore, agencies relied on separate information systems with limited interoperability, making beneficiary verification slower and more administratively complex. These findings demonstrate that digital governance has become a critical determinant of implementation efficiency. Strengthening the NCFRS through real-time updating, database integration, improved data validation, and enhanced interoperability among implementing agencies would significantly improve beneficiary targeting and reduce implementation delays.

Procurement Delays and Low Fund Utilization

Another recurring implementation challenge involves procurement delays and low financial utilization. Despite the availability of substantial program funds, several component studies reported relatively low disbursement rates during the early years of implementation, with significant improvements occurring only after procurement systems and operational mechanisms became fully established. The studies identify several reasons for this implementation gap. Focus group discussions revealed that government procurement procedures, administrative approvals, supplier accreditation, and compliance with procurement regulations substantially prolonged the acquisition of livestock, machinery, planting materials, feeds, veterinary supplies, and other production inputs. Implementing agencies also reported that variations in implementation timelines, delayed activation of inter-agency funding arrangements, and lengthy procurement processes slowed financial disbursement despite the availability of funds. Although agencies generally complied with procurement regulations and financial reporting requirements, the complexity of government procurement procedures delayed project implementation and reduced fund utilization. The findings suggest that future implementation would benefit from strengthened procurement planning, earlier procurement preparation, and more efficient administrative procedures while maintaining transparency and accountability in public expenditures.

Limited Extension Services and Continuous Technical Support

Although beneficiaries generally expressed satisfaction with the quality of training activities, the terminal reports consistently reveal that continuous extension services remained insufficient after the initial implementation period. Technical mentoring, follow-up visits, coaching, and on-site advisory services were often conducted less frequently than required, particularly for production-oriented interventions. The studies indicate that this limitation was primarily caused by the combined effects of limited operational budgets, shortages of technical personnel, increasing beneficiary demand, and geographical constraints. Implementing agencies acknowledged that existing manpower and financial resources were insufficient to provide continuous technical assistance across widely dispersed farming communities. Consequently, extension personnel prioritized initial training and critical technical concerns, while routine mentoring and monitoring became less frequent. These findings suggest that long-term sustainability depends not only on technology transfer but also on institutionalizing continuous extension systems capable of supporting beneficiaries throughout the production cycle.

Rigid Administrative Procedures and Documentary Requirements

Another important implementation challenge concerns the rigidity of administrative procedures and documentary requirements, particularly within programs involving insurance claims, financial assistance, and regulatory compliance. The terminal reports explain that this gap resulted because standard government administrative requirements did not always correspond with the realities experienced by beneficiaries, especially

during disaster situations. Farmers reported difficulties complying with documentary requirements, strict reporting deadlines, and mandatory submission of photographic evidence immediately after typhoons. Implementing agencies similarly acknowledged that enforcing fixed timelines became difficult because farmers naturally prioritized family safety, home repairs, and farm rehabilitation rather than completing administrative requirements. Difficulties in NCFRS validation and complex documentary processes further complicated beneficiary participation. These findings suggest that future implementation should incorporate more adaptive administrative procedures capable of balancing regulatory accountability with the realities encountered by farming households during emergencies.

Weak Market Linkage and Enterprise Development Support

The findings likewise reveal that market linkage and enterprise development remain among the relatively weaker components of CFIDP implementation. While agencies successfully delivered production support, beneficiaries continued to encounter marketing difficulties, unstable prices, limited processing facilities, inadequate value addition, and insufficient enterprise development services. The reports indicate that this occurred because implementation efforts focused primarily on increasing production during the early years of the CFIDP, while downstream interventions such as agribusiness development, processing, marketing, and value-chain integration received comparatively less emphasis. Several implementing agencies acknowledged that production gains alone were insufficient to improve farmer incomes unless accompanied by sustained market access and enterprise support. These findings reinforce the need to strengthen value-chain development, agribusiness promotion, cooperative marketing, and post-harvest support to ensure that productivity improvements translate into sustainable household income.

Weak Monitoring, Evaluation, and Performance Management Systems

The studies further demonstrate that monitoring, evaluation, and performance management systems require continued strengthening. Although agencies regularly conducted monitoring activities, the reports identified fragmented reporting systems, inconsistent performance indicators, separate databases, and limited integration of monitoring information across agencies. This implementation gap largely resulted from the absence of a unified monitoring framework for the CFIDP. Each implementing agency maintained its own reporting system, indicators, and database according to institutional requirements, making it difficult for oversight bodies to obtain consolidated, real-time information on overall program performance. Limited monitoring personnel and budget constraints further reduced the frequency and comprehensiveness of field monitoring activities. The findings indicate that establishing an integrated digital monitoring and evaluation system with harmonized indicators, standardized reporting protocols, and shared information platforms would improve accountability, facilitate evidence-based decision-making, and strengthen adaptive program management across all CFIDP implementing agencies. The consistency of challenges across multiple agencies suggests that systemic constraints in procurement, financial management, and coordination affect program implementation across the CFIDP. Addressing these systemic challenges requires coordinated institutional reforms that go beyond agency-specific interventions.



VI. Policy Recommendations

In the Policy Brief of the PSU, the recommendations below address governance mechanisms, institutional frameworks, and planning requirements that affect how CFIDP's seven components operate as a whole. Drawn from the convergence of findings across all 18 component studies and validated through Focus Group Discussions, each is assigned to the stakeholder best positioned to carry it forward:

1. **Institutionalize a Results-Based CFIDP Performance Management Framework.**
   This falls under the responsibility of the Trust Fund Management Committee (TFMC), COCAFAM, and the PCA Board, working in coordination with all CFIDP implementing agencies. The framework may harmonize monitoring and evaluation across all seven project components by adopting standardized outcome indicators, periodic impact evaluations, and adaptive management mechanisms. Rather than tracking only physical and financial accomplishments, it should systematically assess changes in productivity, technology adoption, enterprise development, market participation, accessibility, organizational sustainability, and farmer welfare, so that accountability and evidence-informed policymaking become built-in features of CFIDP governance rather than end-of-cycle exercises.

2. **Periodically review and update the Revised CFIDP implementation guidelines.**
   The TFMC, COCAFAM, and the PCA Board are best positioned to carry this out, drawing on emerging implementation experience and evaluation findings. This calls for a standing policy review mechanism — not a one-time revision — that regularly reassesses the effectiveness of existing guidelines. Particular attention should go to strengthening inter-agency convergence, sequencing complementary interventions so that farmers experience CFIDP as a coherent package rather than isolated programs, clarifying overlapping institutional responsibilities, and tightening beneficiary targeting criteria.

3. **Adopt a national policy on integrated beneficiary information management.**
   Primary responsibility rests with the TFMC, COCAFAM, and the PCA Board, in

coordination with all implementing agencies. This policy may require periodic validation of the National Coconut Farmers Registry System (NCFRS), standardized beneficiary profiling, and interoperable data-sharing protocols across agencies. Since nearly every one of the 18 studies traced registration gaps, validation delays, or benefit exclusion back to NCFRS inconsistencies, establishing a single, unified beneficiary information system is treated as foundational — it would improve targeting accuracy, reduce duplication of assistance, and allow coordinated, evidence-based planning across every CFIDP component.

4. **Institutionalize annual evidence-based implementation reviews.**
This recommendation is directed at the TFMC, COCAFAM, and the PCA Board, with mandatory participation expected from all implementing agencies. Agencies should be required to conduct annual CFIDP implementation reviews using standardized performance dashboards that combine physical accomplishments, financial utilization, beneficiary outcomes, implementation challenges, and corrective actions in one place. Consolidating this information on a regular cycle would give oversight bodies the basis for timely management decisions and strengthen adaptive governance rather than leaving problems to surface only in terminal evaluations.

5. **Develop and institutionalize an integrated CFIDP Management Information System.**
The PCA Central Office is expected to take this forward, in coordination with partner implementing agencies. The system should synchronize the NCFRS with the beneficiary databases and monitoring systems already maintained by partner agencies, and should incorporate standardized outcome indicators — productivity, income, technology adoption, market participation, enterprise sustainability, and beneficiary satisfaction — to complement existing physical and financial monitoring. This is the technical backbone needed to operationalize Recommendations 1 and 3 at the agency level, turning policy intent into a working system.

6. **Develop a standardized beneficiary outcome monitoring framework across CFIDP component programs.**
Responsibility for this lies with the PCA Central Office, building directly on the findings of the present evaluation. Rather than measuring only implementation outputs, the framework should track changes in productivity, income, technology adoption, enterprise performance, market access, resilience, and farmer welfare. Periodic impact evaluations using mixed methods and inferential analysis — such as the CHAID modeling, several component studies already demonstrated — should be built into future program reviews so PCA can identify precisely which factors drive success rather than relying on uniform, activity-based reporting.

7. **Standardize localized Information, Education, and Communication (IEC) protocols across CFIDP component programs.**
The PCA Central Office may take the lead here, coordinating with PCA Regional Offices, implementing agencies, LGUs, and accredited farmer organizations. A common IEC framework should require every CFIDP component to run localized information campaigns before beneficiary selection and implementation begin, using standardized communication materials and orientation modules. Because low awareness was repeatedly cited as a leading reason for non-participation — particularly among non-beneficiaries and farmers in geographically isolated communities — this recommendation treats orientation as a mandatory, front-loaded step in every intervention rather than an optional or after-the-fact activity.

8. Integrate CFIDP interventions into Local Development Plans, Agriculture and Fisheries Modernization Plans (AFMPs), and Annual Investment Programs (AIPs).
Provincial, city, and municipal LGUs carry this responsibility, working alongside PCA and implementing agencies. While most CFIDP component programs are implemented by national agencies, the evaluation found that local governance, coordination, and community engagement significantly influence how accessible and sustainable these interventions are on the ground. Embedding CFIDP priorities — infrastructure, enterprise development, training, and extension — into standing local planning instruments would help sustain program benefits beyond the lifespan of national-level funding cycles.

9. Pursue targeted legislative amendments to Republic Act No. 11524.
Congress would act on this, guided by recommendations from the TFMC, COCAFAM, and the PCA Board. Rather than a wholesale rewrite, the amendments should be narrow and purpose-built: strengthening the legal basis for NCFRS-based data-sharing, clarifying inter-agency convergence accountability, formalizing the role of LGUs in program delivery, and authorizing service standards for multi-agency programs. Since several studies found that certain gaps — particularly data-sharing authority and BARMM's formal inclusion in CFIDP — cannot be resolved through administrative action alone, this recommendation gives the other framework and monitoring reforms a firmer legal footing to stand on.

10. Formally integrate BARMM into RA 11524 and CFIDP implementation.
This requires coordinated action from Congress, the TFMC and PCA Board, and BARMM's ministries, particularly MAFAR. RA 11524 or its IRR should be revised to expressly recognize BARMM participation and designate counterpart institutions, paired with a BARMM-specific coordination mechanism linking national agencies to regional ministries. NCFRS and related data systems in BARMM should be strengthened to match national standards, alongside targeted investment in infrastructure, capacity-building, and value chain development for the region's underserved coconut-producing areas. Since BARMM sits outside CFIDP's current institutional architecture and faces compounded barriers — inter-agency delays, insecurity, and inaccessible roads — these actions are treated as an immediate package: no other CFIDP reform can reach BARMM's farmers until this gap is closed.






CFIDP
Coconut Farmers and Industry Development Plan
DEPARTMENT OF AGRICULTURE
1898
HVCDP
LANDBANK
NDA
NATIONAL DAIRY AUTHORITY
PHilMech
dti
PHILIPPINES
DBP
TESDA