

Consumer-Oriented Marketing Strategies for Coconut By-Product Microenterprises in Quezon Province, Philippines

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Abstract

Coconut farming remains a major livelihood in Quezon Province, yet many farmers continue to depend on copra trading, exposing them to price volatility and low income. The rising demand for natural and locally made products creates opportunities for value-added coconut by-products, but market-oriented approaches are not feasible at the community level. The primary data was gathered using an online survey of 413 respondents from selected municipalities in the 4th District of Quezon. The survey provided product familiarity, level of satisfaction, purchase frequency, price willingness, and interest in coconut by-products. Secondary data on 1,301 coconut farmers were obtained from government records. Descriptive statistics were used for analysis, and the development of the marketing plan was guided by the marketing mix framework. It revealed that consumers are familiar with coconut products. Of all the by-products identified, six were found to be the most preferred: fresh coconut water, coconut oil, coconut milk, buko pie, bukayo, and coconut furniture. Consumable by-products were found to be purchased frequently and were preferred at affordable price points. Non-consumable products were preferred only occasionally. The farmer profiles identified that they had low incomes and poor literacy levels. Consumer-driven strategies for coconut by-products provide an opportunity to increase income of farmers while sustaining the coconut industry in the province. Aligning product selection, pricing, distribution, and promotion with consumer demand can reduce dependence on copra and strengthen rural livelihoods.

Keywords: coconut by-products, rural development, agri-based value chains, consumer demand, Philippines

Introduction

There is a vital role of coconut cultivation in the economic activities of rural populations across the Philippines, particularly in Quezon Province, where coconut farming is the dominant agricultural practice. Despite its economic value and multiple uses, many coconut farmers continue to experience financial insecurity and constraints, thus it restricts income growth and long-term farm sustainability.

In recent years, with changing consumer preferences, demand for natural, plant-based, and local foods and non-food products has seen a rise. Products like fresh coconut water, coconut oil, processed delicacies, and household items have experienced renewed interest amongst consumers. However, without proper knowledge of consumer demand and marketing strategies, many farmers cannot harness these opportunities for stable income generation.

This research attempts to fill this gap by examining the consumer perceptions and purchasing behavior toward coconut by-products and relate it to the sociodemographic profile of the present coconut farming communities of the 4th District of the province of Quezon. The primary objective is to formulate a simplified, market-responsive marketing plan that can support income diversification and contribute to the sustainability of coconut farming at the community level.

Literature Review

The emergence of microenterprises in agriculture regions has been increasingly relying on market-led and value chain approaches. Small-scale farmers in underdeveloped nations often experience constraints related to limited market access, low productivity, and dependence on unprocessed raw material trade. Research findings show that incorporating smallholder farmers in well-organized and inclusive value chains enhances competitive advantages, earns revenues, and facilitates sustainable rural development (Food and Agriculture Organization, 2021; World Bank, 2022; Organization for Economic Co-operation and Development, 2020). The process of value chain upgrading through the stages of processing, packaging, and marketing yields higher economic benefits compared to copra-based activities. Diversifying agribusiness activities, including value-added products, is an effective strategy for enabling farmers to earn higher revenues and safeguard against fluctuating prices. Studies confirm that processed agricultural products generate

more income and are less volatile than raw agricultural products, resulting in improved living standards (National Economic and Development Authority, 2021; Department of Trade and Industry, 2022; Philippine Coconut Authority, 2022). The growth in the development of different products such as coconut oil, drinks, and food has shown considerable market potential in the industry where consumer behavior matched their needs.

Consumer behavior plays a critical role in the effectiveness of microenterprise development. The growing consumer demand for products based on natural ingredients, plants, and healthy foods has brought new life to the production of various coconut-related products (Sunil et al., 2020; Segura-Badilla et al., 2020; Chen & Li, 2022). One of such examples includes coconut water, coconut oil, and coconut milk, which are commonly used products by consumers and have high demands. Thus, the above findings demonstrate the importance of developing product development and matching the consumer needs.

Price sensitivity remains an integral part of consumer decision making, especially in rural and semi-urban regions. Brought by consumer behavior among emerging markets, as revealed in some respective studies, consumer focuses on cost-efficiency when choosing foods and household products, which is why these people usually opt for low-cost products that fulfill functional requirements (Ani & Aquino, 2020; Garcia, 2023). This is extremely significant for micro-enterprises since these entities would need to find a way to integrate value addition without having to incur high costs.

On the other hand, studies regarding the development of micro-enterprises indicate that financing plays an even more important role in the success of small enterprises. Small-scale farmers can engage in value-added activities because of access to funding, cooperation, and collective use of production means (OECD, 2020; Santos, 2023; World Bank, 2022).

Strategic interventions aimed at capacity building, securing finances, and facilitating market linkages for business enterprises have been proven to be effective for the enhancement of small enterprise performance and sustainability (Donovan et al., 2020).

In addition, inclusive value chains are equally critical for fostering economic growth in rural areas. Value chain approaches help to increase the efficiency of agricultural processes and equity by facilitating producer connections to the markets and ensuring collaboration among all relevant stakeholders (Devaux et al., 2020; Arias et al., 2020).

Agricultural commercialization is an efficient approach towards shifting from subsistence farming to market-based activities, thus boosting the ability to generate incomes and achieving better welfare outcomes (Liverpool-Tasie et al., 2021). It might also prove useful for the coconut industry since traditional methods of production could limit the potential profitability of industry players. Additionally, the developmental approach in the inclusive value chain has been proven to work well as an instrument of encouraging farmers' participation in value chains and eventually producing higher income outputs among them (Devaux et al., 2020; Arias et al., 2020).

Mostly, marketing techniques in the locale and other community marketing practices have proven their effectiveness as market accessibility method for smallholder farmers. A reduced supply chain cuts costs, generates higher margins, and encourages people to trust products that come from their country (Rivera, 2022; World Bank, 2022). Digital marketing technologies and local connections can assist firms in becoming more prominent and competitive, particularly small and micro-firms (Lee, 2024).

Literature on this topic suggests that successful development of microenterprises within an agricultural setting requires a combination of all four of these elements. In conjunction with an inclusive value chain approach and the use of microfinance, consumer-oriented interventions provide a comprehensive solution strategy. This research expands upon these theoretical frameworks by analyzing how consumer demand might guide actual microenterprise strategies for the development of coconut by-products in Quezon Province.

Methods

Research Design

This study utilized a descriptive quantitative research design augmented by qualitative descriptive interpretation. The process is useful for analyzing customer needs and identifying demand trends which may be helpful for developing microenterprise strategies in practice.

Data Collection

Primary data were collected using an online questionnaire administered to 413 individuals from specific municipalities within the 4th District of Quezon Province. Because of the problems of accessibility and

the exploratory nature of the study, convenience sampling was utilized in choosing the respondents. Secondary data were gathered through official government documents such as the records kept by the Provincial Agriculture Office and the Philippine Coconut Authority. Information about 1,301 registered coconut growers was available in the records. The data included their demographic and socio-economic characteristics, which included their ages, genders, educational attainment, and estimated monthly income.

Research Instrument

A structured questionnaire was employed by the author to gather data from customers. The research tool had five sections, namely (1) demographic profile, (2) product knowledge, (3) satisfaction, (4) frequency of purchase, and (5) willingness to pay. In measuring the respondents' answers, categorical choices and Likert-type scale were adopted that would provide descriptive data. The content of the questionnaire was verified by subject matter experts. The reliability test results revealed that the tool had acceptable levels of internal consistency.

Data Analysis

Descriptive statistical analysis tools, like frequency and percentage distribution analysis, were utilized in analyzing the collected data. These findings were presented in tabular form. They were used in determining the trends in consumer behavior, buying habits, and pricing sensitivity. The consumer database was integrated with the farmer information base in order to facilitate development of the microenterprise strategy which will be demand-based and aligned with the marketing mix.

Qualitative Descriptive Analysis

In addition to quantitative data, a qualitative descriptive approach was applied in order to determine the human behavior in relation to consumption. Thematic insights, such as affordability, accessibility, utility, and investment risks, were identified in discerning the trends in the quantitative data. This approach enabled us to understand better the factors affecting consumer behavior and to develop practical and customized Microenterprise plans.

Limitations

The research is limited by the use of convenient sampling and subjective reporting. Future research could apply probability sampling techniques and a longitudinal design to improve the validity of the findings.

Results

Table 1. Distribution of Preference for Products

Product	Strongly (%)	Favorable (%)	Neutral (%)
Coconut Water	78	18	4
Coconut Oil	72	20	8
Coconut Milk	70	22	8
Buko Pie	55	30	15
Bukayo	50	32	18
Coconut Furniture	30	35	35

From Table 1, the respondents have very high preferences for products such as coconut water (78%), coconut oil (72%) and coconut milk (70%). These three products have shown high preference rates. The daily usage of these products is common and therefore, this study reveals that familiarity and frequent usage have great influence on product preferences. In contrast, processed products such as buko pie and bukayo have moderate preferences due to their moderate frequency of consumption. Coconut furniture shows the least preference among all the products (30% high, 35% low). This implies that very few people are interested in these items. This might be attributed to the fact that coconut furniture is expensive and non-essential. It can be concluded from the above findings that micro enterprises should concentrate on the production of highly demanded consumable products which are aligned with the requirements of consumers. This is supported by recent studies, which emphasize that food products which are usually consumed generate higher demand due to their inclusion in consumer habits (Sunil et al., 2020; Chen & Li, 2022).

Table 2. Frequency of Consumer's Purchase

Products	Weekly (%)	Monthly (%)	Occasional (%)
Coconut Water	65	25	10
Coconut Oil	60	28	12
Coconut Milk	58	30	12
Buko Pie	20	60	20
Bukayo	18	62	20
Furniture	5	15	80

According to the statistics in Table 2 about the frequency of purchase, consumable products from coconuts are in high demand among people. Most of them buy coconut water weekly (65%), coconut oil weekly (60%), and coconut milk weekly (58%). It is evident that a certain demand for the mentioned

products is constantly rising, thus, becoming an integral part of their lives. They indicate the importance of these products being basic items.

In comparison, people usually purchase buko pie and bukayo monthly. This indicates that they tend to be considered by consumers as occasional, rather than regularly consumed goods. Coconut furniture is purchased irregularly (80%). This confirms the hypothesis of the valuable, but rarely purchased product. These differences are important for the development of microenterprises. Those goods which experience constant demand and periodic cycle of demand can be considered good sources of earnings, because it allows for constant purchases and quicker capital turnover. Considering the great demand for consumable products each week, they can become perfect sources for such enterprises. The results are in agreement with the value chain approach, which states that those products whose demand turns out consistently are suitable for small enterprises because of fewer uncertainties in the market and quick realization of return on investment (Reardon & Timmer, 2021; FAO, 2021).

Contrarily, those goods which are not consumed, such as coconut furniture, are difficult to market in micro businesses because they earn more profit despite having to pay less. They do not purchase frequently because their prices are relatively higher along with being cost-intensive. Several studies have proved that engagement of small holders in the market for higher-value products is limited by lack of finance and technology (OECD, 2020; World Bank, 2022). In this context, development through phasing, starting from high-demand low-cost consumables followed by high-value products, seems to be a more realistic option for business growth.

Table 3. Price Sensitivity

Price Range	Percentage
< PHP 50	62%
PHP 50–100	28%
> PHP 100	10%

Table 3 shows that consumers are quite price-sensitive, with 62% of them preferring products that cost less than PHP 50. The importance of pricing in buying decisions is thus illustrated, especially in rural and semi-urban areas. The revelation made by the study is consistent with previous research which has shown that consumers in developing nations are very sensitive to prices (Ani & Aquino, 2020; Garcia, 2023). As far as microenterprises are concerned, it is crucial for them to identify how to maximize value while maintaining low prices by employing cost-effective processing systems (DTI, 2022; NEDA, 2021).

Table 4. Summary of Qualitative Insights

Subject	Interpretation
Affordability	Consumers prefer affordable, frequently used products
Accessibility	Consumers prefer products that are available locally.
Functionality	Consumables are the most common since they are used often.
Investment Risk	People don't like to buy things that cost a lot of money.

The qualitative observations in Table 4 provide deeper insights into consumer behavior patterns. Affordability is the main reason, as customers always choose cheap, daily items. Accessibility is also quite important because people choose things that are easy to get and cost less to buy. Also, functionality is why there is such a high demand for consumable goods that are part of people's daily lives. However, the perceived investment risks affect purchasing behavior. For example, people with few economic resources will tend to abstain from purchasing expensive items like furniture made out of coconuts. This demonstrates the importance of ensuring that the microenterprise strategies match the needs of customers. Customers prefer products that are easy to obtain and cheap, and therefore shorter distribution channels and community-based distribution could be helpful for both the sellers and the consumers. This is consistent with prior research which has demonstrated the effectiveness of local marketing strategies in enhancing the rural enterprise development context (Rivera, 2022; World Bank, 2022). More so, highlighted in the findings of this study is the significance of microfinance and cooperative mechanisms in enabling smallholder farmers to participate in value-added production.

Still, sufficient finances enable producers to fund their product improvement technology, improve the quality of products, and scale up operations. Previous literature highlights the importance of financial inclusion as an essential stimulant for microenterprise development and improving the livelihoods of rural populations (OECD, 2020; Santos, 2023).

In conclusion, from the results, production methods that are cheap, available, and useful contribute to competitiveness and diversification of income sources. The focus should be on the production of products that are in high demand and are available.

Discussion

The study highlighted the significance of customer demand as a pivotal factor in formulating microenterprise strategies for the coconut industry. A strong preference for consumable coconut goods, such as coconut water, coconut oil, and coconut milk, illustrates the influence of habit and familiarity on purchasing decisions. Anchored in the literature discussion, there is higher demand for consumable goods used by customers and have a stable supply because of their consumption in daily life (Sunil et al., 2020; Chen & Li, 2022).

This implies that the consumer products listed in the table above can serve as ideal starting points for developing microenterprise projects. In addition, small-scale farmers require constant demand cycles to ensure steady income streams. One enabler of this is weekly purchases. Just like small firms who select products with cyclical turnovers because of their low risk and fast returns (Reardon & Timmer, 2021; FAO, 2021). The findings from this study support the existing literature, which highlights the importance of diversifying agricultural products in a market-oriented approach as an essential factor in sustainable agriculture, including monoculture sectors like coconut farming (FAO, 2021; PSA, 2023). The high demand in the market indicates that the demand side plays an important role in agricultural production decisions.

Non-consumable items like furniture made from coconut wood, on the other hand, have immense possibilities for generating revenue but do not sell in large numbers. These characteristics are associated with valuable products because these need higher financial outlay and decision-making by consumers. In fact, there is evidence that shows small-scale business owners face challenges with their involvement in value chain activities because of their inadequate finances and lack of technical skills (OECD, 2020; World Bank, 2022). Thus, it appears more likely that enterprises will expand gradually from affordable and disposable items to expensive ones.

The price of goods was noted as one of the essential factors affecting purchase decisions, as most preferred products that were priced below PHP 50. Such a preference is aligned with contemporary literature which suggests that the affordability of goods is one of the factors of consumer decision-making in most developing countries especially within low- and middle-income communities (Ani & Aquino, 2020; Garcia, 2023). Therefore, when crafting their production strategies, microbusinesses must consider the aspects related to the provision of value and affordability at the same time. Affordable processing technology combined with cooperation can result in affordable prices and profitability of such businesses (DTI, 2022; NEDA, 2021).

Finally, these insights indicate the need for affordability, accessibility, and functionality of products as key aspects of generating demand. The local availability of goods helps create short supply chains. This supports the idea that making markets more local and having distribution networks at the community level can be important for developing long-lasting rural business systems (Rivera, 2022; World Bank, 2022).

Also, financial help and working together are very important for small farmers to be able to do value-added production. It is possible for farmers to purchase equipment for processing, thereby improving their products through financial assistance. Many scholarly works on microenterprise development reveal that financial inclusion is a key determinant of business success (OECD, 2020; Santos, 2023).

These results call for the inclusion of small-scale producers in a market-oriented value chain process in order to achieve sustainable results in terms of business development (Devaux et al., 2020; Arias et al., 2020). From the results, it is evident that through linking their production processes with consumer demands, coconut-based micro enterprises can increase their competitiveness as well as create multiple sources of income and improved rural living standards. This supports other studies which show that market organization and contracts lead to significant improvements in the welfare of farmers (Bellemare & Bloem, 2021).

Policy and Practical Implications

There are implications from the results obtained from the research conducted, especially for policy makers, local governments, and development organizations working in areas of agricultural and rural development. One implication of the high demand by consumers for some of the by-products is that there should be a shift from production support to marketing support. Government programs may focus on value-chain development through the provision of support to small-scale processing facilities, shared service centers, and post-harvest infrastructure that would allow farmers to move into value addition

beyond raw copra trading alone (FAO, 2021; NEDA, 2021).

Next, capacity-building initiatives should be strengthened to help farmers improve their marketing and business skills. Considering the low educational attainment of most coconut farmers, training should be practical, locally based, and conducted through accessible forms like community workshops and cooperative-based learning. Agencies such as the Department of Trade and Industry and the Philippine Coconut Authority could provide simple marketing tools that can be employed to help in branding and product development suited to smallholder conditions.

Thirdly, the preference for cheap coconut products is an indication of the importance of cost-reduction policy. The arrangement of credit at affordable rates, input subsidies for processing equipment, and incentives for cooperative production facilities enable farmers to maintain price competitiveness with higher income margins. Shorter supply chains can be achieved through support provided by local authorities in the form of district-based marketing platforms and institutional buyers to reduce intermediary dependence (OECD, 2020; World Bank, 2022).

In practice, farmers and cooperatives can also follow a marketing plan as discussed in this study, which can assist farmers and cooperatives with guidelines on priorities of high-demand products, realistic price, and distribution channel choices, among others. A logical sequence would progress from a food-based coconut product requiring the least capital and then gradually into more value-added non-food products. All these policy and practical measures can help build more resilient coconut farming systems and improved rural livelihoods.

Conclusion

Consumers show strong willingness to purchase locally produced coconut products, particularly affordable consumables such as coconut water, coconut oil, and coconut milk. The above-mentioned products prove that there is a great demand for them, they are purchased frequently, and, thus, have great potential on the market.

The presented research provides real evidence of consumer demand oriented value-added programs helping to boost income diversification and reduce farmers' dependence on copra. Thus, product development aligned with consumers' demands proved to be an effective strategy to develop microenterprises sustainably.

Therefore, microenterprises should pay special attention to creating highly demanded products at low costs, using cost-effective processing and production technologies, and improving local marketing and distribution. In addition, the inclusion of low prices, cost-efficient marketing strategies, and access to lending could ensure sustainable growth of the business and prolonged existence of rural livelihoods.

Recommendation

Based on the findings, it recommends an enterprise development model based on consumer-driven demands in five interconnected parts.

Firstly, the demand insights generated from consumers' preference, buying frequency, and price elasticity help identify potential by-products of coconuts. Secondly, insights from consumer aids in prioritizing products based on demand, focusing mainly on high-demand products that have a low entry point and can possibly be produced by small farmers. Thirdly, the prioritized products help formulate marketing strategies that focus on pricing and availability in the markets. Fourthly, the marketing strategies help enhance enterprise development through microfinance. Fifthly, the combination of the elements helps improve income diversification among coconut-producing communities and decrease dependency on copra production.

This model clearly demonstrates how production and marketing decisions based on consumers' demand help establish microenterprises in coconut-producing regions.

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