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# How do cooperatives enable empowerment among rural women? Evidence from the Municipality of Cavinti, Laguna

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## ABSTRACT

The persistent gender issues and their implications for sustainable development have led to several strategic yet collective schemes, such as the cooperatives, promising to contribute to (women) empowerment and social equality. Guided by Kabeer's conceptual framework, this study analyzes the role of cooperative membership in promoting empowerment among its female co-members in Cavinti, Laguna. Primary and secondary sources of data were used and analyzed using descriptive statistics and correlation analysis.

The result indicates that cooperatives play a critical role in empowering women by providing new and/or improved knowledge and skills through capacity-building training necessary to make informed decisions, thus strengthening women's roles in the decision-making process. Overall, this study contributes towards the development of a shared understanding of how cooperatives can be improved and utilized as an effective strategy for empowering women by taking equal importance on the needs and concerns of women in the cooperatives.

**Keywords:** *women empowerment, cooperative membership, training, correlation analysis*

## Introduction

The concept of empowerment has been conventionally used in the development sector. Despite the challenges of measuring its extent and developing its standardized definition (Rowlands, 1995), the concept became widely used and studied in different social science fields across a broad variety of disciplines, such as demography, economics, human geography, and development studies. Intertwined with poverty reduction and attaining gender equality, the efforts to attain empowerment have been geared towards marginalized and vulnerable groups such as women (Calvès, 2009). With the several well-organized feminist movements in the '90s, the concept gained momentum and was recognized internationally, making it a mainstream concept in different international discourses related to women and development (Calvès, 2009; Jayakarani, Hennink, Kiiti, Pillinger, & Jayakaran, 2012). Thus, empowerment has been considered a

key concept in promoting women's social and economic development.

Despite the advancement of women worldwide, recent studies suggest that more women are still underprivileged compared to their men counterparts (Sweetman, 2013). Women are found to receive low wages for work and are often not compensated for reproductive work (i.e., childcare, household chores, and taking care of elderly and sick family members). Women

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also lack opportunities to get decent jobs than men, yet they are found to work longer days compared to their counterparts in paid and unpaid work (Oxfam, n.d.). Putting more pressure on women, society has not fully recognized and acknowledged women's (human) rights, contributions, and capability in making decisions, thus still making them under-represented within political positions. These gender issues and their implication for sustainable development have led to several strategic yet collective schemes, such as the cooperatives, promising to contribute to (women) empowerment and social (gender) equality.

Although commercial and/or traditional business can contribute to social change (Nicolás & Rubio, 2016), it is not the heart of its nature and objective. With the persisting social issues brought about by industrialized capitalism, different innovative yet inclusive entrepreneurial approaches are emerging. One of which is the emergence of the social and solidarity economy (SSE). SSEs refer to the enterprises and organizations that follow the principle of mutual/self-help, collective action, and solidarity (Fonteneau *et al.*, 2010; Utting, 2015). This so-called 'third sector' provides an enabling space for people-centered enterprises and organizations (Utting, 2015) which are having difficulty fitting into the existing capitalist system and institutional regulations. In recent years, SSEs have been gaining support from different countries for their distinctive yet promising features that may simultaneously contribute to economic gains, social change, and environmental objectives (Fonteneau *et al.*, 2010). This sector facilitates societal change by means of prioritizing social influence over economic gains. Cooperative, social enterprises, fair trade networks, service-oriented self-help groups, and mutual associations are some forms of SSEs. Despite varying forms, the International Cooperative Alliance (ICA) claimed that cooperative enterprise is a key constituent of the SSE.

With this emerging trend in entrepreneurship, the cooperative enterprise has been gaining more importance and regaining its institutional recognition in the development arena (Fonteneau *et al.*, 2010). Since its emergence, cooperative enterprises have been influencing different sectors at both local and international levels. The concept and practice of cooperative entrepreneurship have been gaining importance as a tool for attaining inclusive development through its unique set of guiding principles, ethics, and values in doing business. As the definition set by the ICA,

*“A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.”*

Unlike most traditional businesses and enterprises, cooperative enterprises are established to provide self-help and mutual help (International Labour Organization, 2018), especially for people who are marginalized (Guttmann, 2020). A cooperative enterprise is governed by a set of principles that make them distinct from other forms of enterprises and organizations. These seven (7) principles are voluntary and open membership; democratic member control; member economic participation; autonomy and independence; education, training, and information; cooperation among cooperatives; and concern for the community. Moreover, cooperatives are influenced by a set of altruistic ethical values, namely: honesty; openness; social responsibility, and caring for others (Bastida *et al.*, 2020; ILO, 2017). Thus, a cooperative enterprise is a people-centered organization that aims to improve members' current situation while generating economic growth. By the nature of their business and concerns, cooperative enterprises have been promising agents of change, specifically alleviating poverty (Birchall, 2003) as well as reducing the disparity between women and men (Bastida *et al.*, 2020). Economically, studies have shown that cooperatives provide employment and livelihood opportunities for women, especially those in rural and informal sectors (Baden, 2012; Bastida *et al.*, 2020; ILO, 2017). Through cooperative membership, women have also been enabled to gain better access to information and capital. Women in cooperatives also acquired more support to access education and other skills training for personal development. It was also noted that women realized an expanded circle of social

connections through cooperatives. Thus, cooperative membership may act as a catalyst for attaining social and economic empowerment through encouraging participation and increased decision-making power of women.

Following a case study research design, the study aims not to generalize but rather provide a rich yet contextualized and critical understanding of how cooperatives catalyze women's empowerment in the Municipality of Cavinti, Laguna. Specifically, the study aims to analyze the role of cooperative membership in promoting empowerment (control over life and participation in decision-making) among women in Cavinti, Laguna. The study primarily seeks to answer the research question, "What is the role of cooperative membership in promoting women empowerment among its female members?"

## Framework

Carrying on the momentum from the 8 Millennium Development Goals (MDGs), the SDG or the 17 Global Goals, was enacted in September 2015 (United Nations, 2016). Through the SDGs, international policy developments have put greater attention to combatting poverty and marginalization, ensuring that 'no one is left behind.' Gender equality and women empowerment are one of the keys to enabling sustainable development. Most often than not, these concepts, 'gender equality' and 'women empowerment,' are treated inseparably. Women empowerment has been studied to have a critical role in attaining gender equality (Amnesty International, n.d.; UNDF, n.d.). Gender equality, by definition, is an ideal state or condition where both women and men are free from all forms of social exclusion and injustices. With gender equality, women and men are considered uniquely different in terms of varying aspects such as lived social experiences, interests, needs, behavior, and others (Kiguwa, 2019). Despite the differences, a gender-equal society provides people the freedom to develop, participate, and decide. Pursuing gender equality secures and protects both women's and men's human rights (OHCHR, n.d.), implying that women, like men, are entitled to full and equal enjoyment of all rights and entitlements including the right to live free from violence, discrimination, and other forms of social exclusion and injustices (Amnesty International, n.d.; UNDP, n.d.). Despite its promising outcome, gender issues are highly complex and cannot be solved by the non-government sector or the government alone.

The concept of empowerment, on the other hand, has been widely used in the development sector since the 90s. For this study, empowerment takes the definition set by the United Nations (n.d.):

*"It is the process of enabling people to increase control over their lives, to gain control over the factors and decisions that shape their lives, to increase their resources and qualities and to build capacities to gain access, partners, networks, a voice, in order to gain control."*

Reiterating, the study viewed empowerment as a process. This process is intended for an individual or group of people who are typically marginalized and are oppressed of their rights, such as women (Kabeer, 1999a; Kabeer, 1999b). Being empowered means having the autonomy to shape and decide his/her own life. In the process, empowerment entails transformational change (Kabeer, 1999), where the unspoken speaks out, and the ignored are listened to. Looking at a radical feminist perspective, empowerment manifests with a transformative change wherein women have control or more control of their lives, while men have lesser control over women's lives. This implies that women's empowerment may be obtained if men's supremacy is eliminated in all social, economic, and political contexts. Moreover, empowerment showcases women's capabilities and/or contributions and recognizes the importance of perceiving equal opportunities and fair social justice. Women empowerment promotes gender equality through reconstructing gendered power relations favoring and giving women the freedom to act with an agency to navigate their own lives. Factors contributing to women's empowerment are, but are not limited to, educational

attainment, economic participation, political representation, as well as ensured/protected women's rights. Therefore, women's empowerment plays a critical role in initiating positive social change in the lives of women and the wider society.

Epistemologically, the research follows a social constructivist research paradigm informed by the perspectives of radical feminism. The study results were guided and structured using Kabeer's conceptual framework of women's empowerment (Kabeer, 1999a). This framework takes into consideration three closely interrelated dimensions, namely agency, resources, and achievements. Agency refers to the ability to have autonomy, to make own "strategic life choices" (Kabeer, 1999 p. 14) to shape and decide his/her own life. Resources, on the other hand, are both material and human and social resources that serve to enhance the ability to exercise choice or an individual's agency. However, in the case of this study, the resources primarily focused on material resources, specifically training, and information. Lastly, the achievements are the (positive or negative) outcomes as the result of the efforts and capabilities of an individual in exercising agency and the distribution of resources. Kabeer (1999), however, emphasized that these three dimensions are all interrelated, meaning they do not work in isolation and have an impact on each other. As summarized by Huis (2017), Kabeer's conceptual framework of women's empowerment assumes that women's empowerment is "the process of having and using resources in an agentic manner to reach certain achievements."



**Figure 1. Kabeer's Conceptual Framework of Women's Empowerment**

## Methodology

### *The Study Site*

The Municipality of Cavinti is a 3rd class municipality which belongs to the Fourth (4th) Congressional District of the Province of Laguna. It is one of the uplands in Laguna and is situated in the foothills of the Sierra Madre Mountain range. Cavinti is bounded by the Municipality of Paete to the north, Kalayaan to the northwest, Lumban to the west, Luisiana to the south, Pagsanjan to the southwest, and the province of Quezon to the east. Cavinti is politically subdivided into 19 barangays, namely: Anglas, Bangco, Bukal, Bulajo, Cansuso, Duhat, Inao-Awan, Kanluran Talaongan, Labayo, Layasin, Layug, Lumot/Mahipon, Paowin, Poblacion, Sisilmin, Silangan Talaongan, Sumucab, Tibatib, and Udia. Poblacion and Barangay Duhat are the only barangays classified as urban.



**Figure 2. Existing Land Use Map, 2013 (Source: Cavinti CLUP 2013.)**

Cavinti has a total land area of 21,642.50 hectares. A large portion is mainly used for agriculture-related purposes, which accounted for 39.55 percent of the total area. Forest areas are accounted to cover 26.75% of the land, while 4,397.91 hectares (20.32%) of the total land area is protected and conserved by the National Power Corporation (NPC) under Presidential Proclamation 573. The watershed with 964.2 hectares is also under the management of the NPC. The residential areas only consume 261.78 hectares, accounting for 1.21% of the total land area. The rest of the land area is used for agro-industrial, infrastructure, commercial, institutional, recreational, tourism, cemetery, dumpsite, and buffer zone.

With a vast land used for agriculture, a large population of Cavinti relies on agricultural activities for livelihood. Cavinti mainly produces rice, high-value crops, and coconut. Cavinti is also known for its production of pandan, which is used to create sambalilo. Other major sources of income among Cavintinians are livestock rearing, hog raising, and poultry farming. The Lumot Lake has also been a source of income and food supply for Cavintinians. It has a total fish cage area of 90,800 square meters, which is operated by more than 120 fish cage operators. This fish cage is primarily used for tilapia farming.



Photo Credit: Melchor Catolos, Chairperson of CAFISOMACO

**Figure 4. Fish cages operated by CAFISOMACO members.**

In terms of the competitive index, the Municipality of Cavinti ranked from 215<sup>th</sup> to 209<sup>th</sup> according to the Cities and Municipalities Competitiveness Index. This index assesses cities and municipalities in the Philippines in terms of economic dynamism, government efficiency, and infrastructure provision. The improvement of the ranking of Cavinti implies that the economic aspect of the municipality has relatively improved compared to the other municipalities in the country. Despite the progress, the overall competitiveness score of Cavinti decreased from 37.38 to 31.17 in the years 2019 and 2022, respectively. This decrease in score may imply a gradual slowdown in economic growth, suggesting a need to identify entry points for action. The sub-pillars that may be of concern to this study and may provide key points for actions for the improvement of the municipality are employment generation and the presence of business and professional organizations.

#### ***Data Collection and Sampling***

The project features all local cooperatives engaged in agricultural activities such as crop farming, fishing, and livestock rearing in the Municipality of Cavinti, Laguna. These four cooperatives are the Brgy. Layug Multi-Purpose Cooperative (LAYUG MPC), Cavinti Farmers Agriculture Cooperative (CFAC), Cavinti Fish Cage Operators Marketing Cooperative (CAFISOMACO), and Samahang Magbubukid Angat Pangkabuhayan (SMAP). Based on the master list provided by the Cavinti Municipal Agriculturist Office (MAO), there were 44 female coop members in the Municipality. During the actual field survey, however, the number of female coop-members was 59, implying that there were new female members registered in

the cooperatives. Specifically, Brgy Layug MPC has 11 female members, CFAC has 19 female members, CAFISOMACO has 17 female members, and SMAP has 12 female members. Note that these female coop members are mixed of active and non-active members.

Initially, the study intended to apply a complete enumeration of all female coop members in the Municipality. However, due to the inaccessibility of some areas, limited budget, time constraints, and availability and willingness of the prospective respondents, the study rather applied the convenience sampling method as an alternative. Therefore, the results were derived from the 36 female coop members in Cavinti, Laguna.

### *The Data and Data Analysis*

To analyze the role of cooperative membership in promoting women's empowerment, the study obtained both primary and secondary data. Primary data was derived from a survey and key informant interviews. The data and/or information included are the socio-economic characteristics of the respondents, characteristics of their households, reasons for joining cooperatives, relevant information and its sources, access to education, training/seminars attended, changes in the availability, access to, quality of training and other questions regarding empowerment, including perceived actions and/or behaviors of the male counterpart towards the respondent (women) in terms of decision making and taking control over life. To determine how reflective the statements were in real-life scenarios of the respondents, the study employed a 5-point Likert scale approach (5 being Very True or happening in real life). Depending on the statement, a high rate implies more involvement in decision-making or more control over life - felt more empowered. Secondary data, on the other hand, included journal articles, infographics, proceedings, news articles, reports, working papers, policy briefs, other academic writing from credible sources, and related official documents from local government units.

In analyzing the gathered data, the study employed descriptive statistics such as the frequency count and percentage. The study also compared the means of variables using inferential statistics, specifically correlation analysis – Spearman's Rank Correlation. This correlation analysis shows the association between women's perceived action/behavior of male counterparts towards the respondent in terms of perceived participation in decision-making and control over life and variables, namely: (a) change in the number of training/seminars before/after cooperative membership; (b) the change in access to training; and (c) the change in training quality. The same quantitative analysis was used to analyze the association between women's perceived actions/behavior of male counterparts towards them in terms of participation in decision-making and control over life and variables, namely: age, education, holding a position in power (being a household head), autonomy (the ability to join any organization with or without permission), and savings (with bank account). Examining the association of these socio-demographic and economic characteristics brings forth some unique circumstances of women in the study. Tables, illustrations, and graphs were used to easily present and interpret the obtained data.

## Results and Discussion

### Respondent's Profile

The respondents are all adults and relatively old, ranging from 38 to 79 years old and with an average age of 57 years. Interestingly, all female coop members, who responded, have been involved in agricultural activities, with an average year of 16. Crop farming was found to be the major agricultural activity in which 75% of the respondents were involved. Fishing (19.44%) and swine raising (11.11%) are the next major agricultural activity that respondents are involved in. It is also noteworthy that some respondents were involved in more than one agricultural activity. Other agricultural activities that a few respondents were involved in are poultry farming and livestock rearing. The results suggest that the farming population in the locale is growing older. This aging phenomenon is not unique in the locale but has been observed in the Philippines and across countries (Cruz & Quilloy, 2017; Palis, 2020), threatening the future productivity and/or development of the agricultural sector.

**Table 1. Socio-demographic profile of female coop-member respondents**

Description	Total	Percent
<b>Total Number of Female Members</b>	59	
<b>Total Number of Respondents</b>	36	61.02
<b>Household head</b>		
	<i>n=34</i>	
<b>Average Age (in years)</b>	56.91	
<b>Civil Status</b>		
Single	2	5.56
Married	26	72.22
Widowed	8	22.22
<b>Educational Attainment (for residential only)</b>		
Primary	4	11.11
Secondary	15	41.67
Undergraduate	10	27.78
Others	7	19.44
	<i>n=35</i>	
<b>Average years engaged in Agricultural activities (in years)</b>	16.91	
<b>Specific Agricultural activities engaged for livelihood*</b>		
Crop farming	27	75.00
Fishing	7	19.44
Poultry farming	3	8.33
Swine raising	4	11.11
Livestock rearing	3	8.33
No response	3	8.33
<b>Employment Status</b>		
Employed (salaried)	8	22.22
Self-employed	15	41.67
Unemployed	13	36.11
Occupation*		
Farmer/Farm owner	6	16.67
Salaried job (private/government/coop employee)	5	13.89
Housewife	17	47.22
Naglalala (weaving of pandan)	5	13.89
Trade and business	8	22.22
Others	5	19.44
Not applicable (No work)	1	2.78

\*There are multiple responses



Most respondents were married (72.22%), while the rest were either single (5.56%) or widowed (22.22%). Thirty-five out of 36 respondents attended formal education, where the majority finished secondary level (41.67%) and undergraduate level (27.78%) of education. Despite their relatively high educational attainment, a few female coop-member respondents were employed with salaried jobs. However, half of the female coop-member respondents are self-employed, managing their small-scale businesses or sari-sari stores (22.22%), producing and selling sambalilo (13.89%), managing their farm (16.67%), or operating their fish vendor/fish cage (8.33%). Almost a third are unemployed (i.e., housewives, retired). Seven out of 36 respondents reported working in the government, a private firm, a cooperative, and as a household helper. However, producing and selling sambalilo, working as a household helper, and selling (Tilapia) fish are regarded as seasonal and unstable jobs for the women. (Crop) farming and operating fish cages, on the other hand, is mainly done by men, while women provide assistance, especially in managing finances. Some respondents (17.00%) are engaged in two jobs (a combination of being a farmer and private employee, selling fish, producing and selling sambalilo, managing a small-scale business, and assisting in operating fish cages). It is also interesting to note, however, that the majority (47.22%), especially those who are married and widowed, have reported participating in reproductive labor or work within their homes aside from their work outside their household. This reproductive work includes caregiving and domestic/housework roles (i.e., cleaning, cooking, and child care), which to some extent restricts them from participating in economic activities outside their homes.

In a glimpse, the results indicated high economic participation among female coop-member respondents. Despite promising economic opportunities, the women were observed to have been engaged in seasonal and low-paying income-generating activities. The nature of women's work was observed to be unstable and highly dependent on their ascribed reproductive roles as women, which are mainly unpaid and undervalued. In addition, the lack of access to technical training and jobs that are more conducive to women's reproductive roles also impedes labor force participation among women. The study, however, recognizes the potential of cooperatives in advocating and enhancing women's participation in the labor market by providing decent yet stable work and knowledge-enriching opportunities which are compatible with women's domestic responsibilities.

The average number of persons living in the household is 4. The respondent's household consists of at least 2 adults (18 years old and above) and 2 minors/children (17 years old and below). Most of the households (77.78%) were categorized as nuclear families, where the household consists of a wife, a husband, and their dependent children. Only a few (19.44%) have extended families, where respondents live with their siblings, in-laws, or other relatives. The majority (69.45%) of households, especially in nuclear families, is headed by a male family member (mostly headed by the husband). Almost a third (30.56%) of the household was headed by a female household member – the respondent. Interestingly, the results also capture the general household characteristic of a Filipino family with 4 household members connected by marriage and are typically headed by a male family member (Philippine Statistic Authority, 2022).

Male household heads are relatively old, with an average age of 56 years old, and are primarily engaged in farming, indicating an aging farming population in the area. In terms of educational attainment, most of the male household heads finished elementary (36.00%) or secondary education (32.00%). A few male household heads hold a post-graduate degree (4.00%) or have obtained a vocational certificate/diploma (8.00%). The rest either have no response or preferred not to share the information. (Crop) farming (28.00%) and salaried jobs (20.00%) were observed as the primary occupations of male household members. Salaried jobs include working in government or non-government institutions. Other jobs male household heads were engaged in are fish selling or fish farming (12.00%), skilled work (12.00%), and business/trade (8.00%). The rest were either retired (12.00%) or preferred not to share the information (16.00%). In general, the household demonstrates a typical “family farm” (Ikerd, 2008), where farming is already a typical part of their daily lives and not only as means of generating income. In addition, farming, especially rice farming, has been practiced by Cavatinians mainly to maintain their household food requirement.

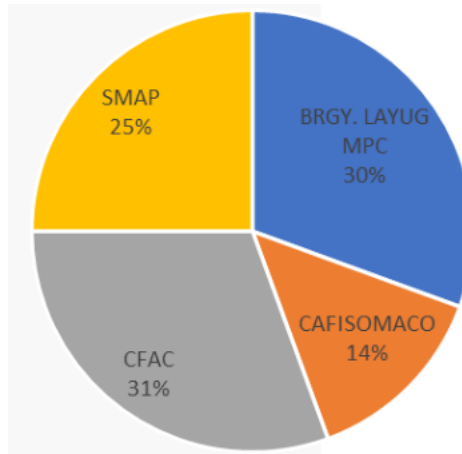
**Table 2. Household characteristics of female coop-member respondents**

Description	Total	Percent
<b>Type of Household</b>		
Nuclear	28	77.78
Extended	7	19.44
No response/prefer not to say	1	2.78
<b>Household head</b>		
Respondent	11	30.56
Husband	23	63.89
Others	2	5.56
<b>Average Age of the Household Head (in yrs)</b>	<i>n=25</i> 55.10	
<b>Educational Attainment</b>		
Elementary level	-	-
Highschool level	9	36.00
Undergraduate level	8	32.00
Post-graduate level	1	4.00
Vocational	2	8.00
No response/prefer not to say	5	20.00
<b>Occupation*</b>		
Farmer	7	28.00
Fishing/Fish vendor	3	12.00
Trade and Business	2	8.00
Salaried job	5	20.00
Skilled Worker	3	12.00
Retired	3	12.00
No response/prefer not to say	4	16.00
<b>Average Household Size</b>	<i>n=35</i>	
Average Number of Elders (60 yrs & above)	4	4
Average Number of Adult Members (18-59 yrs)	2	2
Average Number of Young Members (6-17yrs)	2	2
Average Number of Children (below 6 yrs)	2	2

\*There are multiple responses

### *Cooperative Membership: The Cooperatives and the Reasons for Joining*

The study focused on all four (4) cooperatives in Cavinti, Laguna, which are engaged in agriculture. These cooperatives are the Brgy. Layug Multipurpose Cooperative (LAYUG MPC), Cavinti Fish Cage Operators Marketing Cooperative (CAFISOMACO), Cavinti Farmers Agriculture Cooperative (CFAC), and Samahang Magbubukid Angat Pangkabuhayan (SMAP). Thirty-six out of 59 female coop-members participated in the study. Brgy. Layug Multipurpose Cooperative (LAYUG MPC) has the highest participation rate of female members among other cooperatives. This is followed by SMAP and CFAC, where 58% and 75% of the total female coop-members participated in the study, respectively. CAFISOMACO, on the other hand, has the least number of female coop-members, who participated in the study, accounting for only 29% of its total female members.



**Figure 5. Percentage distribution of female coop-member respondents according to their cooperative membership**

The average cumulative years as a coop member is 6.40 years. The majority joined the cooperative with the hopes of acquiring more relevant knowledge and information (38.89%), taking advantage of the cooperative benefits (13.89%), and having additional income/profit (16.67%). On a side note, some female coop-member respondents had hoped to have the opportunity to skills and livelihood training programs such as processing gourmet food and small-scale business ventures favorable or compatible with their situation. However, some raised concerns that there was no consultative process to determine the needs of female cooperative members, which may also imply poor governance among the cooperatives. Despite the potential program outcomes, some female coop-member respondents gave insights that cooperative management and budget allotment to training are significant factors, limiting the growth and/or progressive development of the members as well as the cooperative as a whole. These commentaries reflect the findings of Cruz (2021), where organizational performance and budget allotment significantly influences the motivation and/or participation to attend and even access training.

**Table 3. Frequency count and percentage distribution according to information related to cooperative membership**

Description	Total	Percent
<b>Cooperative Membership</b>	36	
	<i>n=35</i>	
<b>Average cumulative number of years as a cooperative member</b>	6.40	
	<i>n=36</i>	
<b>Reasons for joining a cooperative*</b>		
As a replacement for a family member's membership	3	8.33
Coop benefits	5	13.89
Influenced by friends/relatives	3	8.33
Paluwagan	2	5.56
To acquire free/discounted farm inputs	3	8.33
To acquire more knowledge and information	14	38.89
To avail of a loan (in-kind)	2	5.56
To build/expand connections	3	8.33
To foster unity within the community	2	5.56
To have additional income/profit	6	16.67
To have a decent job	3	8.33
To help other people/farmers	2	5.56
To improve the cooperative	1	2.78
To take advantage of government support for the cooperatives	1	2.78
To have easy access to farm inputs	1	2.78
For leisure	1	2.78
<b>Who motivated you to join the cooperative</b>		
Coop member	9	25.00
Family member	3	8.33
Friends	8	22.22
Government worker	2	5.56
Husband	4	11.11
Myself/None	10	27.78
<b>Need to ask permission from someone before joining a cooperative</b>		
No	32	88.89
Yes (from husband)	4	11.11
<b>With cooperative position</b>		
No	26	72.22
Yes	10	27.78
<b>Average years in the position</b>	4.60	
<b>Family members who are members of a cooperative</b>		
Husband	5	13.89
Other family members	2	5.56
<b>Average cumulative number of years as a cooperative member</b>	8	
<b>Name of the cooperative</b>		
CAFISOMACO	2	28.57
CFAC	2	28.57
SMAP	3	42.86
<b>Reasons for joining a cooperative_other family member*</b>		
Influenced by friends/relatives/coop member	1	14.29
To acquire of loan (in-kind)	1	14.29
No response/Do not know	5	71.43

\*There are multiple responses.

The result also indicated that almost half (41.67%) of the female coop members were unaware of the actual benefits that their respective cooperatives could offer. In addition, 6 out of 36 female coop members have not availed of nor received any benefits from their respective cooperatives. Despite a lack of awareness of their cooperative benefits, the majority recognized the importance of cooperatives in providing access to production inputs (29.03%)

and credit/loan (19.35%) and promoting savings build-up (16.13%) as indicated in Table 4. However, none of the female coop members have reported being offered a loan nor having increased savings (from dividends) from the cooperative. It is, however, interesting to know that female coop members consider the "paluwagan" scheme by the cooperative as a way to save money. This "paluwagan" scheme is a group-money-saving practice based primarily on trust and commitment. In this practice, individuals pool their funds (amount of contribution) among their coop members regularly, depending on the agreed duration and the number of involved members. Only one member shall be given the full amount of the collected money per scheduled redemption or payout. Individuals with a higher amount of contribution shall receive a higher amount of payout. Upon asking where the money payout was spent, the majority reported having spent the money on repairing houses, medical expenses, educational expenses, and additional money for the everyday needs of the family. Very few female respondents have spent the payout for business purposes, specifically to purchase production inputs for fish farming and additional capital for their existing sari-sari store. As for those who have received cooperative benefits, the majority reported having realized more and easier access to production inputs (33.33%), increased savings (thru the *paluwagan*) (27.78%), and easier access to loans (in kind) (11.11%).

The results may have revealed inadequacy in continuing cooperative education among its members. Studies reveal that cooperatives, especially in the Philippines, failed to provide sufficient and effective education and training among their members as well as to the public (OCDC International Cooperative Research Group, 2019), which may lead to higher chances of cooperative failure.

**Table 4. Frequency count and percentage distribution according to information related to cooperative membership**

Description	Total	Percent
Awareness of all cooperative products and services		
No	15	41.67
Yes	21	58.33
Cooperative benefits_hope*		
Access to credit	11	30.56
Access to inputs	18	50.00
For leisure	2	5.56
Savings build-up	15	41.67
To acquire free/discounted farm inputs	4	11.11
To have additional income/profit	1	2.78
Volume discount	6	16.67
Lower prices of food/consumer goods	1	2.78
Access to training and information	10	27.78
Access to market	6	16.67
To avail of a loan (in kind)	1	2.78
Access to free/reduced cost of technologies, equipment, and facilities	11	30.56
Networking	1	2.78
Provision of dividends and patronage refunds	10	27.78
Community-development activities	10	27.78
To avail of fair price	3	8.33
Access to resources	3	8.33
Do not know	5	13.89

\*There are multiple responses.

**Table 4. Continued...**

Most important cooperative benefit (Top 1)		n=31	
	Access to credit	6	19.35
	Access to inputs	9	29.03
	For leisure	1	3.23
	Savings build-up	5	16.13
	To have additional income/profit	1	3.23
	Access to training and information	1	3.23
	To avail of a loan (in kind)	4	12.90
	Networking	1	3.23
	Provision of dividends and patronage refunds	3	9.68
	To have a decent job	1	3.23
Actual benefits from the cooperative*		n=36	
	Access to inputs	12	33.33
	For Leisure	1	2.78
	Savings build-up	10	27.78
	Access to training and information	1	2.78
	To avail of a loan (in kind)	4	11.11
	Access to free/reduced-cost technologies, equipment, and facilities	1	2.78
	Networking	2	5.56
	Provision of dividends and patronage refunds	1	2.78
	None	6	16.67

\*There are multiple responses.

### ***Women's Empowerment: The Case of Female Cavatinians Cooperative Member***

This section outlines the findings following Kabeer's conceptual framework of empowerment. Kabeer's framework demonstrates the three dimensions of empowerment, namely resources, agency, and achievements. The discussion begins with a discussion on the resources, which primarily focused on capacity-building training. This part highlights access to and the decision to participate in capacity-building activities and the changes in the availability, access to, and quality of training before and after cooperative membership. The first part also provides a further discussion on the access to, source, and dissemination of other relevant information. The agency, on the other hand, outlines how the female coop-member respondents see themselves with their male counterparts. It highlights the extent to which female coop-member respondents exercise choices and how they perceive and act with the existing power relations. This discussion provides significant insights into how (generational) gendered social norms may hasten the gender gap at the household level. The last part, the achievement, highlights the correlation analysis between specific variables, resulting in significant associations.

### ***The Resource: Training/seminars***

#### Access to and Decision to Participate in Education and Training/seminars

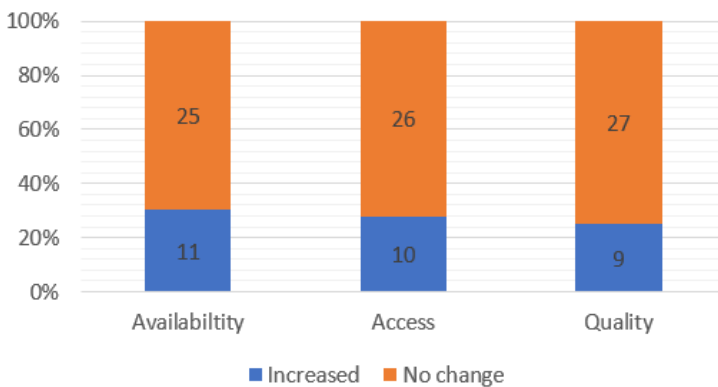
In response to Article 4 (5) of RA 9520, cooperatives are mandated "to provide education and training for their members, elected and appointed representatives, managers, and employees, so that they can contribute effectively and efficiently to the development of their cooperatives." According to Article 86 (2) of RA 9520, the budget allocation for cooperative education and training is set at the maximum ten per centum (10%) of the net surplus. Despite the mandate, it is notable to mention that more than half (52.00%) of the respondents reported that they have not yet attended any kind of training or seminars since they have been affiliated with their respective cooperatives. The rest (42.00%) attended training and/or seminars primarily related to agricultural production and management, specifically on cooperative management, organic farming, and fish management.

In terms of the decision to participate, most (12 out of 15) female coop-member respondents have had the opportunity to attend their preferred training and/or seminars without asking permission from their male counterparts or anyone. Only a few respondents (2) have mentioned that they need to ask permission from their male counterparts, not because of subordination but due to mutual respect. In the case of a female cooperative respondent, she mentioned that the cooperative decided for her to attend a training and/or seminar.

The results show that the cooperatives have not provided services aligned with the interests of their female-coop members. The inability to expose or provide members access to learning platforms and/or knowledge-sharing activities prevents them from realizing and maximizing their potential and capabilities, which may inhibit empowerment. This relatively low participation or access to training and/or seminars implies a lack of initiative or lack of motivation to attend such activities. Several female coop-member respondents reported not being consulted on what services or resources they needed. Lack of prioritization on training or other knowledge-sharing activities both at the cooperative and individual level, blind trust in training solutions, and/or poor governance are also observed to have influenced the low participation of women in knowledge-sharing and capacity-building activities such as training and/or seminars.

#### Changes in the Availability, Access to, and Quality of Training/Seminars

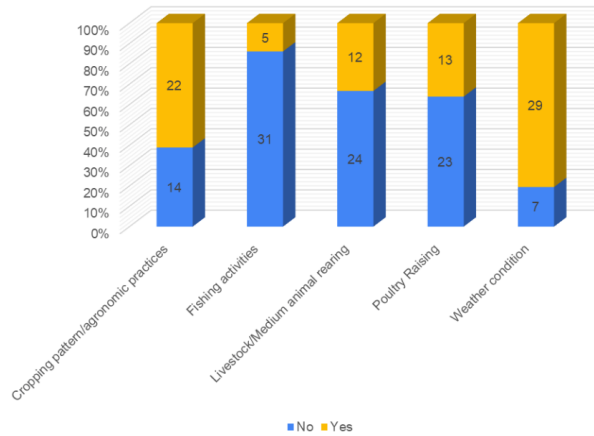
As indicated in Table 3, 39 percent of the female coop-member respondents were motivated to join a cooperative with the expectation that they would gain more knowledge and skills. Figure 6 shows the number and percentage of respondents based on their perceived changes in the availability, access, and quality of training during cooperative membership. The majority of female coop-member respondents, however, reported no changes in the availability, access to, and quality of training/seminars. Despite this result, it is still worth mentioning that a portion of female coop members perceived more (in number) training (31 percent); improved training quality (25 percent), and made training easier to access (28 percent) compared to when they were not yet a cooperative member. However, the data still shows that despite being a member of a cooperative for 7 years, on average, cooperatives were found not fully satisfying the interest of its female members.



**Figure 6.** The number and percentage based on their perceived changes in the availability, access, and quality of training during cooperative membership

Access to, source, and dissemination of other relevant information

Figure 7 shows the number and percentage distribution of female coop-members according to their access to agriculture-related information. Most had access to weather conditions and cropping patterns/agronomic practices. At least had access to fishing management, livestock and medium animal raising, and poultry raising. The minimal number of female coop-member accessing the information on fishing management, livestock and medium animal raising, and poultry raising may be because their major livelihood of the household is on crop production, and they only do such on a small-scale basis.



**Figure 7. Frequency count and percentage distribution according to their access to agriculture-related information**

Government institution is the main source of agri-related information. However, it is also worth noting that cooperatives also have been recognized to be a reliable source of agri-related information, especially on fish/tilapia farm management, livestock/medium animal raising, and weather conditions. It is also interesting to note that the majority of the respondents have shared their acquired information with their family members, especially with their male counterparts (i.e., husbands). Based on the comments of some respondents, knowledge or information sharing with their male counterparts has given them a sense of power or capability to influence decisions on such agri-livelihood matters. A few female coop-member respondents, especially those who are affiliated in the same cooperatives as their male counterparts, commented that sharing information and/or shared discussions about the activities within their cooperative hastens their communication initiatives and felt more connected with their male counterparts. Thus, such knowledge transfer has made them feel more participative or engaged in the decision-making process.

Other information, such as men's and women's rights, educational support, and health and wellness, was found to be available among female cooperative members. However, it is notable that such information was not sourced from their respective cooperatives. Information on educational support was primarily acquired via promotional ads of universities. Other sources of information on educational support came from research institutions and government organizations, where the latter provides scholarship grants to well-deserved youth. Information on health and wellness was obtained from government organizations by visiting public/barangay health clinics and/or participating in the health programs or initiatives featured in the 4Ps. Similarly, information on men's and women's rights was sourced from government organizations. It is, however, interesting to note that this other information and/or knowledge were mainly transferred to family members, especially to their male counterparts (i.e., husbands). Some female coop-member respondents have raised some comments mentioning that, to some extent, acquiring and transferring knowledge and/or



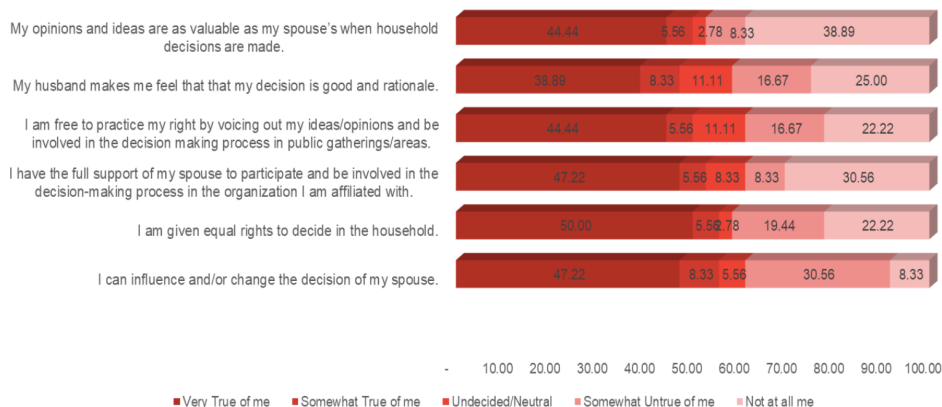
information to family members (including the husband) promotes their self-confidence to take charge in decisions within the household, especially concerning family health and wellness.

***The Agency: A Self-reflection***

Actual Participation in Decision-making and Control over Life

In terms of participation in decision-making and control over their own life, the respondents were asked about their actual participation in decision-making with their male counterparts at different levels using a 5-point Likert scale. A score of 5 is “Very true of me,” which means that the statements are reflective of what is happening in reality with her male counterpart, while a score of 1 is “Not at all me,” which means that the statement has never been observed or realized by the respondent. As the scale moved towards a score of 5 (Very true of me), the more they realized a gender-equal relationship with their male counterpart as well felt more empowered in terms of decision-making and leading their own life.

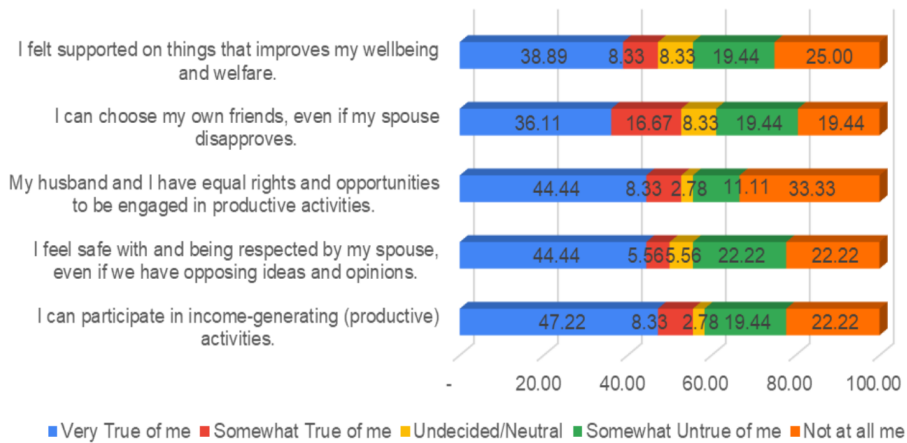
Figure 8 shows that most female coop-member respondents realized a balanced participation in terms of decision-making with their counterparts. Moreover, Figure 9 indicates that most female coop-member respondents perceived that they were more in control of their lives and felt supported by their male counterparts when they joined the cooperative. It is, however, interesting to note that some of the female coop-member respondents, who responded with low rates (Somewhat Untrue of Me and Not at All Me), have felt disregarded and/or neglected in decision-making and felt restricted from performing and taking charge of their lives. Gender stereotyping in terms of roles was observed from the comments of some female coop-member respondents who scored low. They assumed that rationale and final decisions within and outside the household should be made by their male counterparts. Even at the organizational level or public sphere, most of these female coop-member respondents believed that men are more suitable in leadership roles while women are passive receivers of decisions.



**Figure 8. Frequency count and percentage distribution according to their perception in terms of participation in decision-making**

In addition, there were some comments from some female coop-member respondents, who scored low, that they are restricted from doing productive work outside their household mainly because no one will take care of their children and other family members. Others raised concerns about being passive receivers of decisions from their male counterparts to avoid conflicts and unnecessary disagreements. A few also shared their customary beliefs, wherein women should be submissive to their male counterparts and that it is normal for their male counterparts to have control over their lives. Therefore, the variations of lived experiences and perceptions of women may suggest that the status of female coop-member respondents may also be based on the (subsidiary) roles ascribed to them by

society and the beliefs from family customary (generational) beliefs and/or religious beliefs. These ascribed roles to women restrict them from maximizing their potential, taking part in decision-making, and having control over their lives.



**Figure 9. Frequency count and percentage distribution according to their perceived degree in terms of control over their lives**

Women Empowerment and Women’s Characteristics: A Correlation Analysis

Interestingly, the variables age, educational attainment, and if they (female coop-member respondents) need to ask permission to be a member of an organization are inversely correlated to high-raters of statements in Figures 8 and 9 (see Table 5). Please note that the high-raters are those who answered agree and strongly agree, implying being more empowered. On the other hand, being the household head and having a savings bank account are positively correlated to these statements. Thus, the high-raters of the statements in Figures 8 and 9 are female coop-member respondents who are: young age, with less educational attainment, who don't need permission to be a member of an organization, who heads the household, and have savings in a bank institution.

As women get older and have minimal or no savings, women perceive a greater gender gap with their male counterparts. In terms of aging, the correlation test result coincides with the findings from Ross and Mirowsky’s (2002) study suggests that personal control among women tends to decline as they get older. These findings were seconded by the survey result reported in the joint paper of AGE Platform Europe (AGE) and the European Women's Lobby (EWL), showing that discriminatory social norms based on gender and age magnify the inequalities in society. In the joint paper, women found themselves more vulnerable as they get older due to poor access to resources, including but not limited to healthcare services, economic opportunities, and financial support (pension). With the presence of a wage gap and gender stereotyping, women have lesser savings due to lower wages and are less likely to participate in the labor market due to their ascribed reproductive roles – that they need to sacrifice to take care of family members. These limitations especially doing unpaid reproductive work, disable women from accessing decent work (International Labour Organization, 2016), depriving women of fully investing in their well-being and welfare for their less productive years and unforeseen events.

In the case of the current study, the findings of previous research are reflective of the data. Younger female coop-member respondents are found to have higher ratings (felt more empowered) than the older female coop-member respondents. They showed critical awareness that women should not be pegged to the household but are capable of contributing at different levels in society – demonstrating the conscientization of women. As shared by a younger female coop-member respondent,

*Ang panahon ngayon ay hindi na tulad ng dati noong kayla Nanay na ang babae ay pang-babay lang. ("Our situation now is different from my mother's past generation, where women are restricted in their homes - to do unpaid reproductive work.")*

Another comment was raised by another younger female coop-member respondent saying,

*"Sa hirap ng bubay ay kailangang magtulungan ang mag-asawa." (Life is too difficult nowadays, so husband and wife should help each other.)*

In addition, women of younger generations are more exposed to information related to men's and women's rights, which were primarily sourced through the local government. Although, there are still some, mostly older female coop-member respondents, who have a strong inclination to their family's customary (generational) beliefs and norms. These beliefs and norms were drawn from the family religion and/or the environment they were raised (patriarchal, matriarchal, or egalitarian). Nevertheless, these women have observed significant changes in the role of women in society over a period of time.

Education is an integral part of achieving development and growth. Education equips an individual with the knowledge and skills to make informed decisions, bringing change in one's life. Education may broaden one's opportunities and improve one's condition socially and economically. In this context, education facilitates (women) empowerment. Several studies claimed that education plays a critical role in achieving women's empowerment (Aslam, 2013; Hassan, Sobaih, & Elshaer, 2022; Lanada, 2022; Samarakoon & Parinduri, 2015; UNESCO, 2019). Education has been a strategic tool of various government and non-government institutions to achieve (women) empowerment, especially for young girls. However, the current data shows otherwise. The correlation test result in Table 5 indicates that female coop-member respondents with more years in formal school perceived being less empowered. These women were unable to fully utilize their acquired knowledge and skills from attending formal school. This case may have been attributed to women preferring or knowing no alternative but to take reproductive work as their main day-to-day job, which is unpaid. As one mother of two commented,

*Gustubin mang magtrabaho ay hindi aari dahil wala naman mag-aalaga sa mga bata. At baka mas mahal pa ang bayad sa katulong, ay. (We want to work [paid work] but no one will take care of the kids. Our salary might not be enough to pay the helper.)*

Despite its importance, reproductive labor tends to limit women from fully maximizing their potential and capabilities to contribute economically to their families. As mentioned previously, this undervalued and unpaid work restricts women from fully investing in their growth and preparing for unforeseen circumstances in the future. It is, however, worth mentioning that women are given credit for their skills acquired from practical/ hands-on experience (i.e., budgeting), maternal instinct (i.e., providing health services), and accumulated knowledge from day-to-day experience handling matters in the household. With gendered practices and tacit knowledge, women's decisions, specifically within the household, are considered important and rational. Thus, educational attainment, to some extent, brings only minimal influence on promoting empowerment, especially among married female coop-members with minor children and elderly to take care of. Skills and knowledge acquired through tacit learning, on the other hand, give female coop-members more recognition and opportunities to express their ideas, concerns, and perspectives, which are critical in the decision-making process, especially within the household.

Men have been stereotyped as more capable of deciding for and leading a household than women. Households headed by women are regarded as disadvantaged. Several studies have found that female-headed households were primarily the result of separation (divorce/abandonment), death of the spouse, and immigration. In addition, the data from the Demographic and Health Surveys led by the WorldBank (2023) also reveals that the increasing number of female-headed families across regions is not due to cultural aspects but rather a response to unfavorable economic and social circumstances of the household. In the case of the study, most female-headed households were a product of widowhood. In this type of household, the eldest son or the brother typically plays the role of the widow's male counterpart. In light of the data, it reveals that these women are in their senior years and are found empowered in terms of decision-making and control to lead their lives. However, there are commentaries that some of these women are semi-passive with the decisions of their male counterparts (mostly sons). Final decisions, specifically on agricultural production and activities, are made by consulting the female household head for suggestions. Some decisions, however, may be made by their male counterpart without the approval of the female household head. Although the lack of data limits further analysis, the study provides critical insight that empowerment among women does not manifest by merely holding a position in power but rather through the extent of change they have contributed to the realization of women's empowerment.

The concepts of autonomy and (women) empowerment are both vital to achieving gender equality. These concepts are closely related, for both refer to control of one's life and having the opportunity to uplift their life. Autonomy, specifically, refers to the ability of women (and men) to freely exercise their right to choose, make their own decisions, and take action to achieve their desires and interests. In addition, autonomy provides a safe space and condition to make decisions that affect their lives. As women enjoy being free and able to make decisions and take actions based on their desires and interests, the more they are empowered. The same scenario has been observed from the (high-raters) female coop-member respondents. The result indicates that as female coop-members have the freedom to exercise to choose, be part of, and be supported to join any organization, the more they feel empowered. On a side note, social affiliations may also influence one's level of empowerment by providing additional sources of resources and expanded social connections.

### ***The Achievement: Cooperative Enables Women Empowerment Through Training***

To analyze the role of cooperative membership in promoting women's empowerment among its female members, the study used Spearman's rank correlation. The specific variables tested for association were the change in different aspects of training (availability, access, and quality) and women's self-reflection/perception in terms of participation in decision-making and control over life. The result indicated a significant positive correlation between the variables. This significant positive correlation shows that as the cooperatives provide more (in number), easier (to access), and better-quality training, female coop-members perceived or realized higher participation in decision-making and greater control over life.

**Table 6. Spearman's Rank Correlation test**

<b>Variables</b>	<b>Rho</b>	<b>P-Value</b>
Improved training availability	0.5551	0.0004***
Improved training access	0.5351	0.0008***
Improved training quality	0.4700	0.0038**

Significant at \*\*\*1%; \*\*5%; \*1% level.

To supplement the previous findings, another set of variables was tested to determine whether there is an association between them using Spearman's Rank Correlation. The combinations of variables are the change in training availability and perceived degree on how women (the female coop-member respondent) can make their personal decisions regarding concerns related to household and livelihood matters; the change in access to training and perceived degree on how women (the female coop-member respondent) can make her personal decisions regarding concerns related to household and livelihood matters; and the change in training quality and perceived degree on how women (the female coop-member respondent) can make her personal decisions regarding concerns related to household and livelihood matters.

The results indicated an insignificant correlation between the training-related variables and the perceived degree of how women (the female coop-member respondent) can make their personal decisions regarding concerns related to livelihood matters. However, there was a significant and strong association between the training-related variables and the perceived degree of how women (the female coop-member respondent) can make their own personal decisions regarding concerns related to household matters. This association implies that as the cooperatives provide more (in number), easier (to access), and better-quality training, female coop-members perceived or realized higher participation in decision-making at the household level. Therefore, the study provides insightful yet significant evidence that cooperative membership plays a role in enabling and/or empowering women to participate in the decision-making process, especially at the household level, and to exercise their rights to have control over their life.

**Table 7. Spearman's Rank Correlation test**

Variables	Rho	P-Value
Improved training availability	0.70	0.0000***
Improved training access	0.61	0.0001***
Improved training quality	0.61	0.0031**

Significant at \*\*\*1%; \*\*5%; \*1% level.

To summarize, the results revealed that the cooperative has, to some extent, empowered its female members. Cooperative provides its female members with relevant information and improved knowledge and skills through capacity-building training. With these resources, female coop-members developed heightened confidence, improved competency, and better negotiation/bargaining skills, which. As a result, female coop-members perceived hastened level of autonomy in participating in making decisions at different levels, especially at the individual and household levels. It is, however, important to note that the level of autonomy is also influenced by women's characteristics, specifically age, educational attainment, holding power in position (if household head), autonomy (able to join any organization without permission), and savings (with bank account). Despite significant findings, cooperatives have not fully maximized its potential to contribute to empowering its female members. Acknowledging different needs and concerns of women, the study identified entry points for action to promote women empowerment among female coop-members.

## Summary and Conclusion

Despite its promising objectives and outcomes, there is still a need to have a deeper understanding of how cooperative membership contributed to empowering its female members. Guided by Kabeer's conceptual framework of empowerment, the study reports findings from the 36 adult female coop members residing in the Municipality of Cavinti, Laguna, through a survey and key informant interviews. Inferential analysis, specifically Spearman's Correlation Analysis, was used to analyze the role of cooperative membership in promoting empowerment among female coop members in Cavinti, Laguna.

The study confirms that cooperatives, to some extent, are enablers of women's empowerment. Depending on the product and services offered, the cooperatives under study provide female members with basic yet vital resources needed not only to promote empowerment but holistically improve women's well-being and welfare. Although female members have a certain level of autonomy before cooperative membership, the study, however, reveals the role of cooperatives in hastening the process of empowerment among women. Through cooperatives, female members are provided with more and easier access to quality information and opportunities to participate in capacity-building activities such as practical and technical training and seminars. It is, however, important to note that information and capacity-building need to be relevant and suitable to women's roles for these resources (information) and activities to be empowering. These improved competencies and new skills acquired increased female members' level of confidence and sharpened negotiating skills, which by some means put women's voices at the core of decision-making and actions. In a way, female members perceived being placed in a position challenging the social power structure between men and women. As a result, female members realized an increased (active) participation in decision-making and more personal control.

Aside from the training and seminars, the study found personalized gendered practices and tacit knowledge of female coop members as enabling factors to improve women's participation in decision-making, especially at the household level. These factors, however, are undervalued and have been neglected as indicators of empowerment in various academic writing. If not taken into account, the capacity of women and their potential contributions remain underutilized and understated at different levels of society. Women's characteristics, specifically age, educational attainment, sense of autonomy, holding a position in power, and savings, were also found to influence the extent of empowerment among female coop members. Aside from women's socio-demographic and economic characteristics, the results provided grounded insights into how subsidiary roles ascribed to women and family customary beliefs learned and passed from generation to generation restrict them from actively participating in the decision-making process and taking the lead over their lives.

Overall, the present study suggests that cooperative membership plays a role in challenging the existing social power structure (favoring men), especially at the household level. In addition, the study revealed that the local cooperatives have not fully served their (social) purpose in promoting women's empowerment. The study also suggests the need to put equal importance on the varying lived experiences and perceptions of women. Contextualized understanding of various realities of female members aids in effectively addressing shared complex issues of women in the modern world.

## **Recommendations**

The Philippine government recognizes the relevance and importance of cooperatives in nation-building. With proper monitoring and support from the government, cooperatives were found to enable rapid economic growth and development through efficient and effective mobilization of savings and capital. Mobilization of such resources hastens access to production inputs, goods, and services, especially to the underprivileged members of society. In the case of Cavinti, however, most of the farmers and fisherfolk groups are in the form of association. According to the master list of Cavinti Farmers and Fisherfolk Associations and Cooperatives provided by the Office of the Municipal Agriculturist, only 5 out of the 17 farmers and fisherfolks groups are cooperatives, thus hampering organizations to move towards a full realization of the purpose and objectives of government supports. Thus, there is a need to assess and determine the (enabling and disabling) factors influencing these (non-cooperative) groups to convert (or not) into a cooperative.

The study also recommends examining opportunities for collective action as a mechanism for empowerment which utilizes and may strengthen competencies and improve resources associated with women-led activities such as managing paluwagan, producing (weaving of pandan leaves) and selling sambalilo, and operating a sari-sari store. The paluwagan scheme in the study area was, to some extent, established with a purpose similar to a self-help group to address shared problems on finances. This scheme is found to be a source of savings by female coop members. Money-lending system in nature, paluwagan scheme groups may be key entry points for action to explore establishing a women-led credit cooperative. The such cooperative may provide women with easier access to finances to start or expand businesses. Another opportunity is the establishment of women-led pandan producers and/or marketing cooperatives. With government support and good cooperative governance, this type of cooperative may bring advancement to pandan production (technological advancement) and marketing of sambalilo (digitalization).

Based on the findings obtained, this study also calls upon the cooperative to take the following measures to promote empowerment among its female (and male) members. The study, however, suggests urgent action to increase the level of awareness about the cooperative and its benefits among its members. Other recommendations are listed below:

- Assess the cooperatives' progress in mainstreaming gender and development toward achieving gender equality
- Implement a consultative process that engages female members to better understand their different needs and concerns and identify opportunities for action.
- Incentivize female members to attend capacity-building activities and other development-driven initiatives to increase individual personal empowerment as well as contribute to the development of the cooperative.
- Developing new products and services suitable to women's (reproductive) roles that aim to utilize the capabilities of female members and serve their different needs (depending on socio-demographic characteristics)
- Create a safe and inclusive space for women to hold a position in leadership roles in the cooperatives to achieve quality governance.
- Advocate on behalf of women in public spheres such as forums, conventions, seminars, and the likes.

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