

Progress of Gender and Development Mainstreaming in Agricultural Cooperatives in Bulacan, Philippines

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Abstract

The main goal of cooperatives to empower economically disadvantaged members of society should be reflected in how they value women members who are often victims of gender bias and stereotyping. Hence, women's participation and gender equality in operational policies of agricultural cooperatives in Bulacan, Philippines were assessed to determine the progress of gender and development mainstreaming in this institution. A descriptive correlational research design using survey questionnaires and follow-up interviews was employed for two groups of respondents composed of 20 cooperative officers and 289 women members. Frequency count, percentage distribution, weighted mean, Pearson's R Correlation, and Analysis of Variance (ANOVA) were the statistical tools used. Results showed that the operational policies of respondent cooperatives were not yet gender-responsive and the extent of women's participation is very low. Women mostly occupied management staff positions. Notably, women were least active in the gender and development (GAD) committee which is only partially functional. Lots of work and places to go and too many household chores were the top two problems encountered by women. Educational attainment and source of income were computed as significant factors with the extent of women's participation regardless of the roles they performed. A lot still remains to be done to mainstream gender and development in agricultural cooperatives.

Keywords: Women Participation, Gender Bias, Women Empowerment, Gender Stereotyping, Cooperative Policies

Introduction

Gender and Development (GAD) mainstreaming is the major global strategy to achieve a gender-responsive society where women and men equally contribute to and benefit from development (“Gender Mainstreaming...”, n.d.). It involves the process of integrating a gender perspective into all policies, programs, and activities of the cooperative, with the aim of promoting gender equality and addressing gender-based disparities. The Philippine Commission on Women (PCW) has been relentlessly pushing this concept and ensuring that the government promotes gender equality in all aspects of the development process.

Agricultural cooperatives in this study include cooperatives that are engaged in the production and marketing of rice and other agricultural products. Based on the 1987 Constitution, the Philippine government through its Cooperative Code recognizes and supports cooperatives to actively participate in the development process towards employment and women empowerment. Cooperative is designed to become one of the forms of business that acts as a strong arm for empowering the economically disadvantaged members of society including women as it plays a vital role in promoting socio-economic development (Anania & Gikuri, 2015). It also serves as a mechanism for people who are democratically structured to work together towards common goals of helping reduce poverty levels and create jobs (Aris, 2013). Ironically, gender imbalances do exist in cooperatives whose principles and values supposedly proclaim equality and equity Nippierd (2012).

In fact, women play a major role in both rural and urban development even though their works are often unrecognized and generally undervalued (Boserup, 2007). In this case, cooperatives can be a catalyst of change as they can nurture and empower women by enhancing their knowledge and skills (Awotide, 2012) which in return, will benefit cooperatives from the active participation of women (Clugston, 2014). Birchall (1999) identifies different types of participation by which women can be involved in cooperatives. This can be in the form of taking part in decision-making, carrying out tasks that promote the cooperatives, or taking part in the social life associated with the cooperative. Taking part in decision-making includes all the democratic aspects of a cooperative: attendance at general meetings, becoming a committee member, forming sub-committees, and so on while carrying out tasks including all unpaid activities that members volunteer for.

Gender mainstreaming and power relations in cooperatives are very much interrelated such that the quality of gender outcomes within the cooperatives are heavily influenced by how well these concepts are embraced among the cooperative members. According to Lamberte and Manlagnit (2003), gender governance indicates that empowering women is not only done through enhancing their access to credit but also through increasing their participation in shaping policies that can improve the efficiency of credit cooperatives. Results of their study also suggest that credit cooperatives that are managed predominantly by women would likely pursue greater cost efficiency than profit efficiency.

Although there is no blueprint on how to mainstream gender and development, one common way of doing it is by bringing the concept of gender equality into the mechanism of activities rather than treating this just as an “add-on” activity (United Nations, 2002). The study by Decena (2018) revealed that agencies promoting gender mainstreaming need to have a strong commitment to gender equality as a way of producing equitable development outcomes. She further believes that having a gender policy alone will not result in gender-responsive operations and outcomes. A holistic approach involving the expertise, resources, and processes of the organization is essential to be in place to effect changes towards gender mainstreaming.

On March 9, 2015, an online survey conducted by the International Labour Organization (ILO) and the International Cooperative Alliance showed that 75% of survey respondents feel that women's participation in cooperatives has increased over the past 20 years (International Labour Organization, 2015). Clugston (2014) also concluded that women can succeed in cooperatives both as leaders and as members.

In the Philippines, efforts have been exerted in mainstreaming gender and development among cooperatives through the issuance of Cooperative Development Authority (CDA) Memorandum Circular No. 2013-22, Series of 2013 (The Cooperative Development Authority; CDA, 2013). As a result, women (71.4%) outnumbered men (28.6%) in terms of membership in cooperatives (Philippine Statistics Authority, 2017). However, the leadership position held by women is still low due to the misconception that women cannot be leaders of groups which is considered to be a male sphere (Baden, 2013; Aris, 2013; Clugston, 2014). Men still hold the vast majority of executive-level positions within cooperatives worldwide (Aris, 2013).

Leaders still do not consider women as a source of talent (Pellegrino et al., 2011, as cited in Clugston, 2014). This is despite the fact that women's contribution to agriculture and food production is significant yet, often paid less than men (SOFA Team & Doss, 2011). Based on the record of the Philippine Commission on Women (PCW), unpaid family workers in their own family-operated farm or business in October 2010 were estimated at 4.3 million, 2.4 million (56.7%) of which were women while only 1.8 million (43.3%) were men (Philippine Statistics Authority, 2017).

The impossible dream of gender equality in the Philippines has been a long battle spearheaded by the PCW. Cultured as a patriarchal nation historically, a lot of effort remains to be exerted in order to uproot the people's minds and make a paradigm shift of treating women as equal to men. Unfortunately, until now, the battle seems to be still far from over as there are still some constraints that hinder women's active participation in cooperatives including lack of access to resources and the predominant fallacy that women's main roles are their reproductive and domestic responsibilities (Nippierd, 2012).

To validate whether the efforts of the government in mainstreaming gender and development have translated into increased participation of women in cooperative leadership, governance, and membership, women's participation and operational policies of agricultural cooperatives in Bulacan, Philippines were assessed in this study.

Specifically, the study described the profile of agricultural cooperatives, the respondent officers, and women members to set a common ground for analysis. The roles performed by women, their degree of participation, and the level of gender equality of operational policies of agricultural cooperatives were also determined in order to gauge the progress of mainstreaming gender and development (GAD) in their organizations. Problems and difficulties that hinder women's participation were also identified which served as the basis for the formulated recommendations, calling the attention of the concerned authorities for appropriate action. In the end, the relationship existing between the demographic profile of respondents and the extent of women's participation in agricultural cooperatives was also measured to check whether significant or not.

The findings of this study will contribute to the body of knowledge in the field of gender and development in society in two ways. First, the result has generated baseline data which will be of great importance as a guide to the policy makers and implementers in revisiting the progress of the GAD advocacy campaign, particularly in the level of management of agricultural cooperatives in Bulacan, Philippines. Availability of baseline data could be of help to the concerned authorities in crafting action plans based on the real scenario in the battleground. Second, results can also be an eye-opener to the officers and members of the cooperatives to do a self-check whether or not they have already embodied gender equality on the way they conduct operations in their organization.

Methodology

1. Research Design

The study employed a descriptive correlational research design using survey method in gathering data from members, officers and Board of Directors of agricultural cooperatives in Bulacan, Philippines who served as respondents. A correlational research design was used in analyzing the responses of individual women respondents in determining their participation. The correlational research design is used to identify the extent to which values for two or more factors are related ("Survey and Correlational Research Design"..., n.d.). The demographic profile of the individual women members of the agricultural cooperatives was correlated to their roles performed and extent of participation. On the other hand, descriptive research design was utilized in the analysis of the profile and gender equality of operational policies of cooperatives (see Figure 1).



Figure 1 Gender and development mainstreaming among agricultural cooperatives

The analysis of the data gathered was divided into two separate sets of factors, namely: individual and organizational. Under individual factors, the kinds of roles performed by women members and their demographic profile were identified in this study which could have an influence on their extent of participation. Based on the tool for measuring gender equality (MC No. 2017-04) issued by the CDA, women in a cooperative could perform the roles of any of the positions such as Board of Director (BOD), management staff, committee members, volunteers or plain members. Each role has its corresponding duties and responsibilities that determine the extent of power vested in that particular position, whereas, BOD usually has more power over the operation of the cooperative compared to those who are just plain members. But in terms of voting power, they are all equal regardless of their roles.

Meanwhile, the organizational factors that were evaluated in this study to assess the progress of gender and development mainstreaming in agricultural cooperatives include the profile of the cooperatives and the level of gender equality of its operational policies. These factors could have an influence on the progress of gender and development mainstreaming in cooperatives as these could serve as enabling mechanisms toward the conduct of gender-responsive programs, projects, and activities.

2. Research Instruments

Two sets of survey questionnaires were used in gathering data from the two groups of respondents. The questionnaire to measure the gender equality of operational policies of cooperatives was based on the Tool for Assessing the Progress of Gender Equality (GE) in Primary Cooperatives issued by CDA through Memorandum Circular No. 2017-04 (The Cooperative Development Authority; CDA, 2017) while the questionnaire for female members of the cooperatives was a researcher-made questionnaire based from the review of related literature and studies.

These questionnaires were pre-tested by officers and members of Bubulong Malaki Multipurpose Cooperative to test the validity and acceptability of the questions asked. Comments and suggestions were noted and necessary revisions were made accordingly. Follow-up interviews were also done to validate the data gathered.

3. Sampling Technique and Data Gathering Procedures

Upon coordination with the Provincial Cooperative and Enterprise Development Office (PCEDO), a copy of the master list of all registered cooperatives in Bulacan was requested and compared with the master list downloaded from the website of CDA in order to verify the status of the agricultural cooperatives for sample size computation. Agricultural cooperatives in Bulacan were chosen to be the respondents in this study since the funding support was sourced from the Department of Agriculture-Regional Field Office III (DA-RFO III) which is mandated to provide assistance to farmers in the region. These farmers are members of the identified respondent agricultural cooperatives. In addition, Memorandum Circular No. 2013-22, Series of 2013 was issued by CDA several years ago to mainstream gender and development (GAD) among cooperatives. Hence, it is just about time to assess the progress of mainstreaming GAD in this sector.

A multi-stage sampling technique was used in determining the target respondent-cooperatives. Due to budget constraints, quota sampling was first employed in identifying a total of 20 agricultural cooperatives from the list provided by CDA and PCEDO. Purposive sampling was then applied based on the following criteria used in selecting the target cooperatives: (1) the cooperative must be classified as an agricultural cooperative (2) cooperative members must be rice-based farmer producers and (3) must be a reporting cooperative based on the record of the CDA. The 20 agricultural cooperatives were then systematically chosen from the list to ensure that the selected agricultural cooperatives from each of the four districts of the province as well as from each of the three types of agricultural cooperatives are well represented.

On the other hand, a total of 346 female cooperative members of the 20 identified cooperatives was the computed sample size of target respondents using Slovin's formula. The 346 respondents were proportionately distributed and randomly selected based on the list of female members of the 20 identified cooperatives. Data were gathered through the use of two separate survey questionnaires for each of the groups of target respondents. A request letter seeking approval from the cooperative top management as well as the informed consent of each of the target respondents were secured prior to the conduct of the data gathering. Organizational staff who gave their consent to participate in the survey and interview were given the freedom to withdraw from participating anytime they felt uncomfortable sharing information with the study team. Follow-up interviews were done to validate the answers of the respondents in the questionnaire.

4. Statistical Analysis

The data obtained were subjected to statistical analysis. All 20 questionnaires for the target cooperatives were tabulated and analyzed. However, from the target 346 individual female respondents, only a total of 289 were used in the analysis and interpretation as other questionnaires were removed after cleaning the gathered data due to incomplete answers.

Frequency count and percentage distribution were computed to describe the profile of the respondent cooperatives, female members and officers, the roles performed by women, and gender equality of operational policies. The weighted mean of their responses was also obtained to determine the problems and difficulties encountered by women in participating in different cooperative activities. To measure the relationship existing between the demographic profile of respondents and the level of their participation, Pearson's R Correlation and ANOVA were used.

To measure the level of gender equality in operational policies of agricultural cooperatives, the tool for assessing the progress of gender quality in primary cooperatives based on MC No. 2017-04, series of 2017 was used. Each item in the tool has a corresponding point wherein the maximum point per item is 4. The total scores were summed up to get the total scores per entry point which was then interpreted using the following quantitative interpretation of the scores of each entry point:

Range of Percent	Qualitative Interpretation
90-100	Outstanding (a clear excellent area of strength)
80-90	Need some improvement (moderate area of strength)
Below 80	Needs a lot of improvement

Meanwhile, the accumulated scores of all four entry points were computed to determine the overall scores of each cooperative using the following scale and its corresponding verbal interpretation:

Scores	Qualitative Values
104-128	Full manifestation of gender equality
78-103	Almost full manifestation of gender equality
52-77	Moderate manifestation of gender equality
27-51	Low manifestation of gender equality
0-26	Very low manifestation of gender equality

However, since there is a limitation on the number of samples due to quota sampling employed, the results obtained can only be considered to be more likely true in the case of agricultural cooperatives that belong to the inclusion criteria used in this study. It cannot generalize the status of the progress of gender and development mainstreaming in all types of cooperatives in Bulacan, Philippines.

Results and Discussion

1. Profile of Agricultural Cooperatives

With the institution of the Philippine Cooperative Code of 2008 (R.A. 9520) last February 17, 2009, all cooperatives were required to undergo re-registration in compliance with Article 144 of R.A. 9520 in order for them to receive a new Certificate of Registration (Congress of the Philippines, 2008). This explains the reason why even though some of the respondent cooperatives were already established many years ago, their date of registration shows that these cooperatives have just registered recently.

As expected, since all the respondent cooperatives were reporting cooperatives based on the record of CDA, all have organizational structure as this is required by CDA. Out of the 20 respondent cooperatives, 14 are classified as Multipurpose Cooperative, three (3) are Marketing while the remaining three (3) are Producers cooperatives.

In terms of frequency of meetings attended by women members, 13 cooperatives conducted their meeting monthly, five (5) cooperatives conducted quarterly, one conducted semi-annually and the remaining one cooperative conducted its meeting annually.

Among the services rendered, the top three (3) services that the respondent agricultural cooperatives offered to their members are lending/credit, farm equipment rental (tied on the top spot), and crop production loan. Not surprisingly, the result indicates that the type of services availed by members of cooperatives are services that can supplement their needs for agricultural production and other agri-related activities. Notably, women respondents said that though, it is their husbands who usually used the money they borrowed from cooperatives; the loans were applied under their names because their husbands were hesitant to apply for a loan as they see availing such will blemish their masculinity.

Meanwhile, almost all financial performance indicators of the 20 respondent cooperatives recorded a decrease in figures from year 2016 to 2017 as one of them even suffered a net loss. However, a slight increase was noted in the net profit margin of the respondent cooperatives for the same years which indicates, somehow that these cooperatives were efficient at converting revenue into actual profit.

2. Gender Equality of Operational Policies

With an overall score of 35 out of the possible maximum score of 128, agricultural cooperatives in Bulacan have a very low manifestation of gender equality (Figure 2) wherein all the four entry points or areas for mainstreaming need a lot of improvement. The four entry points classified in the assessment framework used in this study include people, policies, programs/projects/activities (PPAs), and enabling mechanisms.

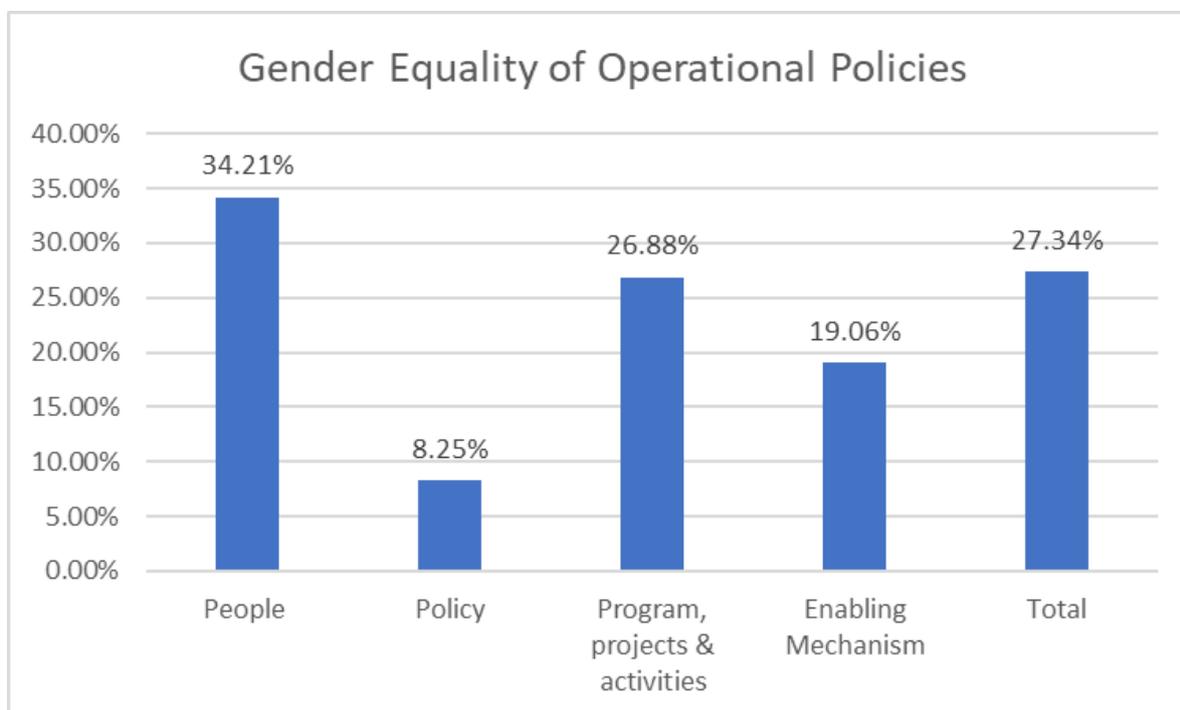


Figure 2 Gender equality of operational policies

In terms of People, with an accumulated score of 26 out of the 76 possible highest scores for this entry point representing 34.21%, people in the respondent agricultural cooperatives need a lot of improvement in adhering to gender equality principles. This means that those assigned to lead or facilitate the integration of gender equality in their organization as well as those whose involvement is necessary to achieve gender equality need to be supported and provided further assistance in promoting gender equality in their cooperatives.

Likewise, with a total score of 1.65 out of 20 possible maximum scores representing 8.25% (needs a lot of improvement), the entry point of Policy which includes leadership resolutions, pronouncements, guidelines, plans, and manuals supporting the initiatives to achieve gender equality need to be strengthened and incorporated with GAD concepts.

Consistently, the entry point of Programs/projects/activities has only garnered 4.6 out of 16 highest possible scores, (26.88%), thus indicating the need for a lot of improvement in terms of conducting concrete actions in promoting and ensuring gender equality.

The same is true with the last entry point which is the enabling mechanism with only 3.05 out of 16 highest possible score, which is equivalent to 19.06%. This means that a lot of improvement is still needed in the organizational procedures and systems that support and facilitate GAD mainstreaming works. This can be done through proper asset allocation, assigning of gender focal persons or teams, integration of gender principles in the project development system, and procedures, and sex-disaggregation and the database (SDD).

This seems to explain the low level of women's participation in agricultural cooperatives in the province as the operational policies of these cooperatives are not yet gender-responsive. Despite the cooperative principles of equality and equity, gender imbalances still exist (Dejene, 2003). Likewise, even though there is significant women contribution in the agricultural sector and a bigger percentage of women members in agricultural cooperatives compared to men, the participation of women in leadership and decision-making levels is low. Gender issues must be addressed in order to correct these imbalances and ensure the sustainability of cooperatives (ICA, 2002, as cited in Kebede & Kassa, 2011).

3. Profile of Women Members of Agricultural Cooperatives

Table 1 shows that the majority of the respondents are married (71.63%) followed by widow/widower (14.19%) and single (7.61%). The majority are also literate as 68.85% of them have finished high school and above level of education and cited agriculture (44%) as their main source of income.

Table 1 Demographic profile of the women respondents

Demographic Profile	F	%
Civil Status		
Single	22	7.61
Married	207	71.63
Widow/Widower	41	14.19
Separated	8	2.77
Live-in	11	3.81
Educational Attainment		
Elementary Level	17	5.88
Elementary Graduate	46	15.92
High School Level	27	9.34
High School Graduate	77	26.64
College Level	44	15.22
College Graduate	69	23.88
Vocational	9	3.11

Table 1 (continued)

Demographic Profile	F	%
Source of Income		
Agriculture	127	1 st (43.94%)
Employee	68	2 nd (23.53%)
Owner (Store)	54	3 rd (18.69%)
Others	40	4 th (13.84%)
Demographic Profile	Mean	SD
Age	51.11 yrs. old	14.42
Number of years of membership	8.30 yrs.	6.66

Note. *N = 289

The mean age of respondents is 51.11 years old which implies the aging members of agricultural cooperatives, with an average of more than eight (8.30) years of membership.

4. Roles Performed by Women in Agricultural Cooperatives

Among the five classifications of roles, women members were prevalent as management staff with 64% (Table 2). Respondents (60% of the sample cooperatives) claimed that this was because women members are more trustworthy, organized, and systematic in record-keeping and doing administrative tasks. It can also be noted that the number of men and women members who act as members of mandatory committees and volunteers is almost the same.

Table 2 Percentage of women in different roles performed in agricultural cooperative

Role	Men	Women	Difference	%
Board of Directors	83	39	-44	32%
Management Staff	33	58	+25	64%
Committee Officers/Members				
Mandatory	133	128	-5	49%
Other	54	85	+31	61%
Members	2212	2824	612	56%

Note. * as of 2017

The number of female members even exceeds the number of male members in other committees. This could be because cooperatives have become instrumental in improving the income, livestock holdings, autonomous decision-making, and spending power of women members after joining their cooperatives (Tesfay & Tadele, 2013). Respondents further explained during the follow-up interview that male members are usually busy doing agricultural work on the farm, thus their wives were the ones doing their part in performing cooperative duties and functions. The result is in line with the findings of Claes (1999), who noted that women who are present in management, are usually in middle management as they are said to possess “feminine” qualities such as relationship building and teamwork.

However, in terms of the composition of the Board of Directors, it is still noticeable that governance in agricultural cooperatives was still male-dominated (68%). This could be due to the reasons that men are still believed to be fit to perform the roles of critical leadership positions while women are for positions that require care and detailed work (De Los Santos et al., 2022). The leadership position held by women is low as this could be the result of deeply rooted traditions and societal perceptions that women cannot be leaders of groups, as this is considered to be a male sphere (Baden, 2013).

Gender-balanced leadership in cooperatives is a key determining factor in creating and maintaining a competitive advantage. Although women were largely predominated in cooperative membership and meeting attendance, numerous barriers like literacy and numeracy skills, discomfort with public speaking, time constraints due to family obligations, and the general perception in many agricultural communities that leadership roles are for men affect women’s cooperative leadership. Thus, men still hold the vast majority of executive-level positions within cooperatives worldwide (Aris, 2013). In addition, Lodhia (2009) found that there is still high gender inequality prevailing in Asian cooperatives as representations of women in decision-making positions are extremely low in various levels of cooperatives in many Asian countries.

In terms of membership, the number of male and female members is almost equal which implies that agricultural cooperatives welcome all who want to become part of the cooperative regardless of their sex. This is in accordance with Article 4, Section 1, of R.A. 9520 which states that a cooperative is a voluntary and open membership to all persons who are able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, cultural, political or religious discrimination. In fact, among the 20 respondent agricultural cooperatives, it was noted that the number of their women members increased through the years, except in one cooperative which suffered a 33% decrease.

5. Extent of Women Participation in Agricultural Cooperatives

In terms of the extent of participation, women participated in the activities of the Board of Directors oftentimes ($\bar{x}=3.71$) which seems to indicate that women members, (though they are only 32%), making them underrepresented in leadership roles (Karakislak et al., 2023), were active in performing their functions as part of the BOD of the agricultural cooperatives in Bulacan (Table 3). Among the four listed duties of the BOD, women members participated oftentimes in policy-making, decision-making, and budgeting. The result is consistent with the findings of Dezsö and Ross (2012) who found out that adding a woman to an otherwise all-male top management team may improve a team's task performance leading directly to better firm performance.

However, in terms of communicating as part of linkages with other agencies, they only participated sometimes ($\bar{x}=3.22$) because they explained that it is the BOD Chair (the majority have been male for the past 10 years) who usually communicated with the external partners. This is consistent with the findings of De Los Santos et al. (2022) that the confidence level of women was still low as they still see themselves as unfit for positions that hold power and make significant decisions. Women's lack of awareness of opportunities, financial resources, and time for volunteer-based workloads and the lack of recognition of social inequalities hindered them from actively taking part in leadership roles in cooperatives (Karakislak et al., 2023).

Table 3 Extent of women's participation in different roles performed in cooperative

Roles	Mean	SD	VD
Board of Directors	3.71	0.43	Often
Management Staff	3.24	0.69	Sometimes
Credit Committee	2.55	0.39	Seldom
Election Committee	3.20	0.20	Sometimes
Educational Committee	3.89	0.70	Often
Audit Committee	4.13	0.12	Often
Mediation and Conciliation Committee	3.40	0.69	Often
GAD Committee	2.33	1.23	Seldom
Plain Member	3.42	0.26	Often
Composite Mean	3.32	0.52	Sometimes

Note. *LEGEND; 4.20-5.00 = Always, 3.40-4.19 = Oftentimes, 2.60-3.39=Sometimes, 1.80-2.59 = Seldom, 1.00-1.79 = Not at all

Interestingly, women members participated in the activities of management staff only sometimes ($\bar{x}=3.24$ with $SD=0.69$). They even seldom ($\bar{x}=2.26$) participated in the selection and hiring of personnel as management staff in 90% of the respondent agricultural cooperatives were usually volunteers who received barely little to no amount of incentives while in the case of large cooperatives, it is usually the BOD who selects and hires their employees.

As women become empowered through active participation in management programs, their roles are likely to change. It then becomes increasingly important to look beyond the simplistic view of women as housewives and incorporate women's experiences and knowledge into the decision-making process. Women's knowledge while still possibly underutilized could prove beneficial to management initiatives. When women become informed and communicate and their opinion is acknowledged, their confidence is raised, which can lead to a higher level of participation in decision-making and positive impacts on socio-economic conditions for the entire community (Calhoun et al., 2016).

Among all the committee members, women were active participants in the audit committee ($\bar{x}=4.13$ with $SD=0.12$), education committee ($\bar{x}=3.89$ with $SD=0.70$), and mediation & conciliation committee ($\bar{x}=3.40$ with $SD=0.69$) wherein they participated in both committees oftentimes. Women are less active in performing the tasks of credit committees ($\bar{x}=2.55$ with $SD=0.39$) and election committees ($\bar{x}=3.20$ with $SD=0.20$) as they seldom and sometimes participate in the activities of these committees, respectively. Notably, women members are least active in performing the activities of the GAD committee as they seldom participated in implementing the GAD policies and attending GAD committee meetings. This can be attributed to the very low manifestation of gender equality in agricultural cooperatives in Bulacan as reflected in Figure 2.

Respondents said that the concept of GAD was still in the preliminary stage in their cooperatives despite the issuance of CDA of Memorandum Circular No. 2013-22 containing the Guidelines on Mainstreaming Gender and Development in Cooperatives. Almost six years after the release of MC2013-22, cooperative members have only gained awareness of GAD through the briefing and training spearheaded by the Department of Agrarian Reform and Provincial Cooperative and Enterprise Development Office (PCEDO). Unfortunately, there were few respondents who admitted that they totally had no knowledge of GAD. This finding is alarming and proves that having a gender policy alone will not result in gender-responsive operations and outcomes. Agencies promoting gender mainstreaming like cooperatives need to have a strong commitment to gender equality in order to produce equitable development outcomes (Decena, 2018).

Meanwhile, women members participated oftentimes ($\bar{x}=3.42$ with $SD=0.26$) in the cooperative activities as plain members. This is despite having hectic schedules doing household chores which conflicts with the schedule of various activities being conducted by cooperatives as reflected in the result of Table 4 regarding the problems encountered by women members that hindered them from participating in cooperative activities. Jones et al. (2010) noted that women are overburdened with labor and time-intensive reproductive and social chores that leave them little time and energy to participate in formal cooperative activities. These hindrances and impediments deter them in the attainment of their full potential. As a result of women's heavy work, women's social networks and associations become narrow since they have less time and information to participate in a formal community group (Aregu et al., 2010).

6. Problems and Difficulties that Hinder Women's Participation

Among all the problems and difficulties, a lot of work and places to go ($\bar{x}=2.80$) and too many household chores ($\bar{x}=2.73$) both sometimes hindered women's participation in agricultural cooperatives while the rest of the listed problems and difficulties only seldom became a hindrance to them (see Table 4).

Table 4 Problems and difficulties of women members of agricultural cooperative

Problems and Difficulties	Mean	SD	VD
1. Pressure from the head of the household	2.17	1.48	Seldom
2. Lack of knowledge about the duties in the cooperative	2.27	1.35	Seldom
3. Low educational attainment	2.03	1.4	Seldom
4. Recognized inequality on the ability of men and women	1.96	1.44	Seldom
5. Limited ability on leadership	2.22	1.39	Seldom
6. Lack of self-confidence and self-trust	2.19	1.38	Seldom
7. Belief that women are only for household chores	1.98	1.50	Seldom
8. Culture	1.97	1.48	Seldom
9. Lack of information	2.26	1.39	Seldom
10. Too many household chores	2.73	1.38	Sometimes
11. There is a lot of work to do and places to go	2.81	1.31	Sometimes
Composite Mean	2.24	1.41	Seldom

Note. *LEGEND; 4.20-5.00 = Always, 3.40-4.19 = Oftentimes, 2.60-3.39 = Sometimes, 1.80-2.59 = Seldom, 1.00-1.79 = Not at all

The data show that Filipino culture of making women in charge of household chores is still prevalent in the case of the respondents which prevented women from participating actively in cooperative activities. Respondents also stated that since their husbands were tasked as family providers, they remained in charge of the household chores. The findings are consistent with the result of the study of Kebede and Kassa (2011) wherein they found out that one of the major factors affecting women's participation in cooperatives is the household workload and shouldering the responsibilities in domestic activity. The same is true with the findings of Assefa et al. (2018) who noted that a major barrier to women's access includes gender biases within households. This stressed the reality that the long battle of gender mainstreaming and women empowerment seems to be still far from over as there are still some constraints that hinder women's active participation in cooperatives including lack of access to resources and the predominant fallacy that women's main roles are their reproductive and domestic responsibilities (Nippierd, 2012).

Meanwhile, the low-interest rates emerged as the primary reason for women to join agricultural cooperatives followed by cooperative benefits and services and gaining of additional knowledge that they can gain which ranked second and third, respectively. This seems to suggest that in order for the agricultural cooperatives to increase women's membership and participation, they have to keep their interest rates low and improve the services and benefits that they extend to members as these were the main considerations of women in joining the organization. Empowerment of women in cooperatives shows that when women are offered long-term access to inputs and services, they are more likely to join, actively participate in, and lead formal groups like cooperatives (World Bank, Food and Agriculture Organization & International Fund for Agricultural Development, 2009).

Correlation between Demographic Profile and Extent of Women Participation

Among the demographic profiles of women members, educational attainment and source of income were computed as significant factors with their extent of participation regardless of the roles they performed (see Table 5).

A positive significant relationship ($p=0.019$) was noted between educational attainment and the extent of participation of women regardless of their roles performed in cooperative activities (see Table 5). This indicates that the higher the educational attainment of women, the higher the extent of their participation in cooperatives. Assefa et al. (2018) also found in their study that education plays a significant role in improving women's participation in cooperatives. The same is true with the findings of Awotide (2012) wherein educational level was found to be statistically significant and positively related to women's participation in cooperative societies. This can be due to the reason that women members who were educated are more knowledgeable about the different activities of the cooperatives. The result is also consistent with the findings of Idrisa et al. (2007) that educational

attainment undoubtedly helped in decision-making, especially in terms of leadership and investment. They also found that most of those who joined them and understood the value of cooperative societies have a certain level of education.

Table 5 Correlation between demographic profile and level of participation as a member

Correlations			
		Extent of Member Participation	
Pearson	Educational Attainment	Correlation Coefficient	0.019*
		Sig. (2-tailed)	0.750
		N	289
ANOVA	Source of Income	Correlation Coefficient	2.287
		Sig. (2-tailed)	0.001**
		N	289

Note. * Correlation is significant at the 0.05 level (2-tailed), ** Correlation is significant at the 0.01 level (2-tailed)

Likewise, a positive highly significant relationship ($p=0.001$) was computed between source of income and level of women participation (see Table 5). Those who have a source of income other than agriculture, are employed, and manage their own stores recorded the highest extent of participation in cooperative activities. The result seems to imply that employed women members, though restricted by their work schedules still perform their responsibility in patronizing and promoting cooperative products and services as they see the value of doing such as part of their contribution towards cooperative development. This contradicts the findings of Uhegbu et al. (2017) that women are generally seen to be less participative arising from their non-appreciation of what cooperative business can do in their social and economic life. Women who have a lower socio-economic status limit their opportunities to access and participate in formal groups (Assefa et al., 2018).

Conclusion

Gender and development mainstreaming in agricultural cooperatives in Bulacan, Philippines was not yet evident as the gender equality of their operational policies was very low. The GAD committee was not yet functional, thus women members were the least active on it among all the mandatory committees. Leadership is still male-dominated as women members mostly occupy management staff positions. Educated and economically active women are more participative in cooperative activities. Women's participation was still hindered by their productive and reproductive roles as lots of work and places to go and too many household chores were.

A lot still remains to be done to operationalize gender-responsive policies of the agricultural cooperatives. Strict regular monitoring of agricultural cooperative operations must be done in order to assist them in mainstreaming gender and development in cooperative activities. Likewise, training on gender sensitivity and gender mainstreaming should be provided to both cooperative officers and members in order to educate and empower women as a way of increasing their participation in cooperative activities. Continuous education campaigns and promotion of an entrepreneurial mindset through the provision of various livelihood training among women members could propel an increase in their participation in cooperative activities.

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