

Original Article

Small-Scale Cooperative of an Educational Institution: A Gender Equality Analysis

Gemar B. Mori , Virgelyn U. Serdan

Author Information:

The College of Maasin, Maasin City,
Philippines

Correspondence:

morigemarbarola@gmail.com

Article History:

Date received: March 27, 2026

Date revised: April 23, 2026

Date accepted: May 6, 2026

Recommended citation:

Mori, G., & Serdan, V. (2026). Small-scale cooperative of an educational institution: A gender equality analysis. *Journal of Interdisciplinary Perspectives*, 4(6), 30-40. <https://doi.org/10.69569/jip.2026.141>

Abstract. This descriptive study examined the limited assessment of gender equality practices in small-scale, multi-purpose cooperatives within educational institutions. It focused on the College of Maasin-Faculty and Staff Multi-Purpose Cooperative (CMFSMPC) and aimed to describe its cooperative profile, examine gender distribution in membership, leadership, and financial contributions, and assess its level of gender equality using the Cooperative Development Authority gender equality assessment tool. Data were gathered through document review of membership records, leadership rosters, policies, and activity reports. The study assessed four areas: people, policy, enabling mechanisms, and projects, programs, and activities. Descriptive statistics and chi-square tests were used to analyze gender distribution and its association with members' roles and savings deposits. Results showed that women comprised 69.25% of the cooperative membership and held most leadership roles and financial contributions. However, chi-square results showed no significant relationship between gender and cooperative roles ($p = 0.833$) or between gender and savings deposits ($p = 0.074$). Despite the strong presence of women in membership and leadership, the cooperative obtained a low level of gender equality based on the CDA assessment tool. Key gaps were found in gender sensitivity training, policy integration, gender-responsive mechanisms, and monitoring of gender-related programs and activities. The findings suggest that CMFSMPC shows formal compliance with gender-related requirements, but gender equality is not yet fully institutionalized in its policies and practices. The study recommends stronger gender mainstreaming policies, regular capacity-building activities, clearer monitoring systems, and more gender-responsive cooperative programs. Future studies may include interviews with male and female members and cooperative leaders to better explain gender-related gaps beyond documentary evidence.

Keywords: Cooperative governance; Gender equality; Small-scale cooperative; Educational institution; Philippines.

Gender equality in cooperatives embodies the democratic ethos of these member-owned enterprises, ensuring that women and men participate equally in decision-making, leadership, and economic benefits, both in the Philippines and globally. Gender in this context refers to men and women, focusing on the social construction of "maleness" and "femaleness," rather than just biological differences, aiming to dismantle unequal power relations. Initiatives such as the Philippines' Cooperative Development Authority (CDA) guidelines and projects by organizations such as 'NATCCO' and 'We Effect' have institutionalized gender

mainstreaming, mandating at least 30% women's participation in cooperative governance to empower women economically and socially (CDA, 2013; GERC, 2022). Abroad, the International Cooperative Alliance's (ICA) Gender Strategy and efforts by European federations, such as the European Confederation of Industrial and Service Cooperatives (CECOP), promote inclusive policies, leadership training, and flexible work arrangements, aligning cooperatives' core principles of equity and solidarity with broader sustainable development goals (CECOP, 2025). Cooperatives are vital platforms for advancing the United Nations' Sustainable Development Goal No. 5 on Gender Equality and in fostering economic benefits and inclusive communities. However, there is a lack of empirical evidence on the gender equality analysis of a multi-purpose cooperative within an educational institution that offers basic, secondary, tertiary, and graduate education.

In an educational institution, gender equality in a cooperative ensures that the organization upholds the core principles of cooperatives, particularly democratic control and concern for the welfare of the academic community. Cooperatives are inherently built on values of non-discrimination and inclusivity, which foster fair participation across all members (Eşim et al., 2019). In colleges and universities, where gender dynamics can significantly influence management, governance, and operational efficiency, gender representation and involvement offer critical insights into whether these principles are genuinely being put into practice (Daly, 2005). Such dynamics serve as a foundation for promoting equitable leadership and decision-making, ultimately strengthening the cooperative's integrity and social accountability within an educational institution.

Recent literature identifies a notable gap in gender equality assessments within cooperatives owned and run by faculty and staff, particularly small-scale cooperatives in the Philippines. While existing studies predominantly focus on agricultural, community, or micro-scale cooperatives, there is minimal research addressing the unique context of small-scale multi-purpose cooperatives embedded within educational institutions (Theeuwes et al., 2021; Ezaki et al., 2022; De Los Santos et al., 2022; Esguerra et al., 2023; Fatihi & Angade, 2025). This scarcity of empirical attention leaves critical questions unanswered about the roles and spaces available to women within these organizations. Small-scale cooperatives, characterized by limited membership size and localized operations, are widespread in the Philippines and hold significant potential for economic and social empowerment. However, their gender dynamics remain understudied, especially in academic environments. Conducting a gender equality assessment in this context directly addresses this gap by providing empirical data and clarifying whether gender biases or barriers persist within these smaller, institutionally integrated cooperatives. Such research aligns with the CDA's mandates, which require gender mainstreaming in its policies to promote inclusive growth and development among cooperatives.

Legal frameworks promote gender equality in cooperatives, as emphasized by Meyer and Rowan's (1977) institutional theory, which posits that regulations shape organizational norms to embed gender-fair practices, and by feminist institutionalism, which emphasizes how mandated policies dismantle patriarchal barriers in decision-making and resource allocation (Wagle et al., 2020). Merging with those theoretical underpinnings reinforces CDA's legal mandates on gender mainstreaming and gender equality, particularly when substantiated by levels of gender awareness, participation equity, and policy integration within cooperatives. In small-scale cooperatives formed and run by faculty and staff, gender equality can be assessed using the CDA's gender equality assessment tool. It includes the Cooperative Principles from the ICA's (2016) guidance notes, which emphasize voluntary open membership, democratic member control, and member economic participation to ensure equitable roles for men and women in membership and leadership. Gender-responsive policies and Gender and Development (GAD) mainstreaming, as outlined in the CDA guidelines under Memorandum Circular No. (MC) 2013-22 and MC 2017-04, integrate gender responsiveness into people, policies, enabling mechanisms, and projects, programs, and activities (CDA, 2013; CDA, 2017).

Assessing and analyzing gender equality in the College of Maasin – Faculty and Staff Multi-Purpose Cooperative (CMFSMPC) is a critical step toward ensuring compliance with national policies and fostering organizational inclusivity and effectiveness. This paper determines the profile of CMFSMPC. It also explores the frequency of men and women across roles and contributions in CMFSMPC and presumes that no significant relationship exists between members' gender and their roles and contributions. This study assesses the cooperative's level of gender equality using CDA's assessment tool. These questions help identify existing disparities and provide actionable insights to promote gender-inclusive participation, opportunities, and initiatives within the faculty-and-staff-run cooperative. Such an assessment aligns with the cooperative's principles of equity, democracy, and community concern, ultimately advancing social justice and organizational sustainability. Conducting this analysis is not only

a means of fulfilling regulatory obligations but also a strategic effort to promote a more inclusive, dynamic, and resilient cooperative environment that benefits all members and reflects the broader community.

Ultimately, despite the growing literature on gender equality in cooperatives, there is a distinct empirical gap regarding small-scale multi-purpose cooperatives embedded within educational institutions, particularly those owned and managed by faculty and staff. Most studies to date have concentrated on agricultural or community cooperatives, neglecting how institutional norms and gendered power relations operate within academic cooperative settings. This study bridges this gap by applying Meyer and Rowan's (1977) institutional theory alongside Wagle et al.'s (2020) feminist institutionalism to analyze how CDA-mandated gender mainstreaming and gender equality policies are institutionalized or challenged in the context of an educational cooperative. By providing empirical evidence on the roles, contributions, and governance participation and actions of men and women within CMFSMPC, this research extends cooperative gender equality scholarship. It offers actionable insights to enhance inclusivity and organizational sustainability. Hence, this study not only fulfills regulatory mandates but also advances theoretical understanding of gender structure and dynamics in a unique cooperative context that has previously been underexplored in the literature.

Methodology

Research Design

Descriptive research was employed for this study on CMFSMPC by systematically portraying characteristics, profiles, and patterns in a population or phenomenon without manipulating variables or seeking causal explanations (Remler & Van Ryzin, 2021), aligning perfectly with the goals of describing cooperative data through documents, profiling members, exploring gender frequencies in roles and contributions, and assessing equality using CDA's tool. This non-experimental approach relies on existing records and observations of member demographics, role distributions, and equality levels, while testing presumptions such as the absence of a significant association between gender and the roles and contributions of CMFSMPC members. Assessing management records and practices for gender equality provides accurate snapshots of organizational realities, informing policy without experimental intervention.

Research Instrument

This study utilized the nationally mandated "Tool for Assessing the Progress of Gender Equality (GE) in Primary Cooperatives" (CDA, 2017), which is firmly grounded in the Philippine Gender and Development (GAD) framework and aligned with the Cooperative Development Authority's gender mainstreaming policies. The tool's content was established through extensive expert consultations and institutional endorsement during its development process at the CDA, ensuring it comprehensively covers key dimensions of gender awareness, participation, and policy integration within cooperatives (CDA, 2017; GERD, n.d.). The instrument integrates the ICA's cooperative principles, providing a theoretically informed and contextually relevant framework for assessing gender equality.

The items and indicators used to assess gender equality were pre-tested by key personnel of CMFSMPC to assess their acceptability and reliability. Reliability was established, with a Cronbach's alpha of 0.902, indicating excellent internal consistency. Comments and suggestions from pre-test feedback of those involved were noted. Necessary revision was made accordingly. After all procedures, only items that included "volunteers" were removed from the questionnaire to fit the cooperative context, maintaining content relevance without altering the tool's validated structure.

The first part of the tool determines the cooperative's profile. Each member's data, based on gender and their roles and contributions in CMFSMPC, composed the second part. The third presents the four entries that highlight the areas for gender equality—people, policy, enabling mechanisms, and projects, programs, and activities. As indicated in CDA MC 2017-04, four is the highest score, while zero is the lowest. For each entry point for the gender equality level scores, the percentage range was interpreted as follows: 90-100 as *Outstanding*, 80-89 as *Needs some improvement*, and 79 or below as *Needs a lot of improvement*. However, for the values of the overall gender equality level scores, 93-116 was interpreted as *Full manifestation of gender equality*, 70-92 as *Almost full manifestation of gender equality*, 47-69 as *Moderate manifestation of gender equality*, 24-46 as *Low manifestation of gender equality*, and 0-23 as *Very low manifestation of gender equality*.

Data Gathering Procedure

After seeking approval from both the CM-Ethics Board and the Board of Directors of CMFSMPC, the researchers approached the key personnel. They are the Chairperson of the Board of Directors, the Secretary, the Treasurer, the Chairperson of the Education Committee, the canteen manager, and members of the Gender and Development (GAD) Committee. Documents were accessed and retrieved. Membership records, leadership rosters, policy documents, and activity reports were reviewed and assessed against the tool's indicators on gender balance, responsiveness, and mainstreaming. With the GAD Committee's assistance and consensus, scores were assigned to each item or indicator using the provided rubrics in CDA MC 2017-04. All data and information were consolidated and verified by the key personnel.

Data Analysis Procedure

The retrieved data and information were presented in text and tables. Tables were outlined and analyzed using frequency distributions, means, percentages, and scores. Before conducting inferential analyses, assumptions were tested to ensure the appropriateness of the statistical techniques used. For the chi-square tests of association between gender and roles and gender and contributions, the assumptions of expected cell frequency adequacy (no more than 20% of cells with expected counts less than 5) and independence of observations were examined. No significant violations of assumptions were detected, obviating the need for data transformations or alternative nonparametric techniques. Consequently, hypothesis testing proceeded with standard chi-square procedures using JAMOV version 2.7.13.

Ethical Considerations

With the Ethics Review Board's approval, following evaluation of the manuscript and tool, the confidentiality of the data and information retrieved was treated with the utmost respect.

Results and Discussion

Cooperative's Profile

According to official records, the College of Maasin – Faculty and Staff Multi-Purpose Cooperative (CMFSMPC) was registered on January 21, 2000. Originally, it had 28 members in 1999; by 2025, it had 182. It is located in The College of Maasin (CM), Tunga-Tunga, Maasin City, Southern Leyte. It operates on the school's premises, with CM stakeholders as its primary customers and consumers. In 2024, CMFSMPC was upgraded from a micro-business to a small-scale enterprise. CMFSMPC serves its members for consumption and lending.

The Cooperative's Profile highlights the significant growth of the CMFSMPC over its 26-year history. It started with only 28 members in 1999 and grew to 182 by 2025, underscoring its growing importance as a socio-economic force within the educational institution. This expansion is also reflected in its upgrade from a micro business to a small-scale enterprise in 2024, indicating greater capacity and sustainability. Such progress highlights the potential of cooperatives as tools for economic empowerment in local settings. Within educational institutions, cooperatives can serve as important platforms that promote inclusivity, welfare, and economic benefits for members, thereby strengthening their role in the academic community. The increase in membership and scale suggests a stronger collective identity and shared economic interests among faculty and staff, aligning with principles of solidarity and democratic participation (Rothschild, 2016). However, growth in membership and business does not automatically guarantee fair participation or governance. As membership expands, it is crucial to ensure that all members, especially women, have equal opportunities to participate in decision-making and benefit from the cooperative (Kaaria et al., 2016; Theeuwes et al., 2021; Ugwuanyi & Obodoechi, 2025).

The documented growth of CMFSMPC demonstrates successful organizational development in an educational setting, affirming the potential of cooperatives as socio-economic actors, as noted by the Cooperative Development Authority (CDA, 2013) and international organizations such as the ICA (CECOP, 2025). However, ongoing efforts are essential to turn this growth into true inclusivity and fair governance, in line with the cooperative's core democratic and equity principles.

Frequency of CMFSMPC Members' Gender by Role and Contributions

Table 1 shows a strong predominance of women in membership, leadership, and financial contributions. Women make up about 69.25% of the total membership and hold the majority on the Board of Directors (60%), in management staff (75%), and among committee members (66.67%). Their financial contributions follow this pattern: women contribute nearly 73% of share capital and 75.91% of savings deposits. These findings align with

global and local trends, in which women frequently make up a significant share of cooperative members, especially in community-oriented and social enterprises (Ojha, 2018; Clarion et al., 2022; Mirzajani, 2025; Njeri, 2025). The notable presence of women in leadership roles within CMFSMPC stands in contrast to the common underrepresentation of women in decision-making positions (Huot, 2020; Kornginnaya, 2020), indicating that the cooperative has made meaningful progress toward gender inclusivity (De Los Santos et al., 2022). This aligns with CDA's requirement of at least 30% women's participation in cooperative governance to enhance their socio-economic empowerment (CDA, 2013).

Table 1. Sex-Disaggregated Data of CMFSMPC Members and Their Contributions (N=182)

	Men		Women	
	Frequency	%	Frequency	%
Role				
Board of Directors	2	40.00%	3	60.00%
Management Staff	1	25.00%	3	75.00%
Committee Members	7	33.33%	14	66.67%
Members	40	24.69%	112	75.31%
Total/ Average	50	30.75%	132	69.25%
Contribution				
Share Capital	50	27.47%	132	72.53%
Savings Deposit (with)	33	24.09%	104	75.91%
Savings Deposit (without)	17	37.78%	28	62.22%
Total/ Average	100	29.78%	264	70.22%

Note: The frequency indicated in the "Members" column refers to plain members and thus excludes the Board of Directors, Management Staff, and Committee Members. However, the "Total" computes all the members of CMFSMPC.

Additionally, the significant financial contributions from women members highlight their economic engagement and empowerment within the cooperative, which is essential for advancing gender equality in economic benefits and ownership. This participation underscores the cooperative's recognition of women as vital to its sustainability and growth. Nonetheless, these findings prompt questions about the reasons behind such gendered membership patterns. Studies like those by Aju and Adeosun (2021) and Atieno (2024) suggest that, in some cooperatives, higher female membership does not necessarily translate into equal influence due to ongoing socio-cultural barriers or biases. Furthermore, the lower participation of men might reflect gender-specific social norms or differing interests, which could impact the cooperative's overall dynamism and long-term viability.

Although the data indicate promising trends in women's involvement and contributions within CMFSMPC, ongoing efforts are necessary to turn these numbers into real influence and fair participation. The cooperative must implement mechanisms that effectively support women's leadership development and decision-making authority, aligning with the inclusive principles highlighted in cooperative governance research (Eşim et al., 2019; Clarion et al., 2022).

Relationship Between CMFSMPC Members' Gender and Roles

As illustrated in Table 2, the chi-square test yielded a p -value of 0.833, which is significantly higher than the 0.05 threshold at a 95% confidence level. This indicates that we cannot reject the null hypothesis, meaning there is no statistically significant link between members' gender (men and women) and their roles (Board of Directors, Management Staff, Committee Member, or Member). The high p -value suggests that gender distribution across roles likely occurred by chance, with no gender-based patterns in role assignment or selection. The test results, together with assumption checks, confirmed that the expected cell counts met the minimum criteria and that the data were independent. Therefore, the conclusions, including the failure to reject the null hypothesis of no association, are based on an appropriate application of the chi-square test.

Table 2. Test of Association Between Gender and Roles

	Value	df	p
X ²	0.870	3	0.833
N	182		

Note: The data was generated through JAMOV version 2.7.13.

This lack of correlation suggests that CMFSMPC maintains an equitable distribution of roles across genders. Nonetheless, it might overlook possible gender gaps in leadership and management. The organization benefits from a stable governance structure that is less susceptible to gender-related conflicts. Still, implementing proactive gender mainstreaming strategies, like targeted training or quotas, could improve women's representation in

decision-making positions, thereby enhancing overall performance and sustainability (Huang et al., 2015; CECOP, 2025). Future research could investigate qualitative aspects, including participation levels and barriers, to promote greater inclusivity beyond mere statistical associations.

This non-significant chi-square result suggests that gender does not statistically influence the distribution of roles within CMFSMPC, which is inconsistent with the cooperative's commitment to fair participation in roles such as leadership and membership, as outlined by the principles of democratic control and voluntary, open membership (ICA, 2016). From Meyer and Rowan's (1977) institutional theory and Wagle et al.'s (2020) perspectives, this indicates that normative and regulatory frameworks supporting gender equality may have led to a separation between gender and formal role assignments.

However, relying solely on this bivariate analysis restricts understanding of complex gender dynamics beyond simple role assignment. It may overlook aspects such as participation quality, informal influence, and decision-making power within roles. The lack of a statistical link does not mean gender biases or structural barriers are absent, as these might need more advanced methods, such as logistic regression to account for variables like tenure or education, or qualitative studies to examine lived experiences and power relations in governance. Combining these methods allows for a deeper understanding aligned with feminist institutionalism, emphasizing the need to challenge patriarchal norms within organizations, even when they formally meet gender-equality requirements. This multi-method approach would strengthen the validity of conclusions about how gender influences cooperative roles, going beyond what chi-square statistics alone can show.

Relationship Between CMFSMPC Members' Gender and Contributions

Table 3 presents the results of the association test between members' gender and their contributions. The share capital was excluded from the table because the frequency count showed the same response across all data. To represent the contribution shown in Table 1, the savings deposit was used to test the hypothesis. The chi-square test of association, conducted at a 95% confidence level, yielded a p-value of 0.074 for the relationship between CMFSMPC members' gender (men and women) and their savings deposits, after excluding share capital, given uniform contributions among all members. This indicates no statistically significant association, suggesting that gender is not linked to the amount or pattern of savings deposits among members. The null hypothesis—that there is no relationship between gender and contributions (savings deposits)—is therefore retained, implying that neither men nor women can be linked to the financial metric in the cooperative. The chi-square test results for the gender-contributions relationship, along with assumption tests, confirmed that the expected cell frequencies met the minimum requirements and that the data were independent. Therefore, the statistical conclusions, including the failure to reject the null hypothesis of no significant association, are based on a proper application of the chi-square test.

Table 3. *Test of Association Between Gender and Contributions*

	Value	df	p
X ²	3.19	1	0.074
N	182		

Note: The data was generated through JAMOV version 2.7.13.

This lack of association between gender and contributions projects the disparity in savings deposits. It aligns with cooperative principles of democratic participation and equity, yet it contrasts with broader literature highlighting persistent gender gaps in financial engagement within cooperatives, such as lower female representation in leadership or higher-value contributions (GERC, 2017; Gicheru & Mtongolo, 2018). Implications include the cooperative's potential to diversify savings behavior, which could enhance financial resilience for all members, as well as the need for targeted interventions to address non-significant yet structurally unequal areas, such as financial decision-making roles (CECOP, 2025). Promoting gender-sensitive policies, such as data disaggregation and leadership training, remains essential to fully realize cooperatives' role in economic empowerment (Ogunsola et al., 2024). Future studies should incorporate additional variables, such as income or education, to explore latent links or influences.

The chi-square test shows no significant association between gender and savings deposit contributions, suggesting that men and women can participate in any vital economic activity within CMFSMPC membership. This reflects the cooperative values of any member's economic involvement (ICA, 2016). From institutional theory (Meyer & Rowan, 1977) and feminist institutionalism (Wagle et al., 2020) perspectives, this equality might suggest that

normative and regulatory dynamics or structures are successfully reducing the visibility of gender influences in financial participation within the cooperative.

Nonetheless, the limited scope of this bivariate inferential test does not capture more subtle or systemic factors influencing financial contributions, such as income differences, socio-cultural expectations, or access to financial literacy, which may vary by gender. More advanced inferential analyses, like multivariate regression models controlling for relevant covariates, or qualitative inquiries into members' experiences, could provide nuanced insights into how gender intersects with economic behavior within the cooperative. Using these methods aligns with feminist institutionalism's focus on exposing patriarchal structures that remain even when quantitative equality seems achieved. This enhances the strength and clarity of conclusions about gendered economic participation. A thorough analytical approach will better guide targeted strategies to promote real financial empowerment for all cooperative members.

Gender Equality of CMFSMPC

Table 4 presents a detailed assessment of CMFSMPC's gender equality across four critical entry points as outlined by the Cooperative Development Authority's (CDA) gender equality assessment tool: People, Policies, Enabling Mechanisms, and Projects, Programs, and Activities. Each entry provides insight into different dimensions crucial for embedding gender equality within the cooperative. A total score of 39 out of a possible 166 indicates that the cooperative is functioning at just one-third of the maximum achievable level of gender equality, according to the CDA's assessment tool. Based on CDA's (2017) interpretation guidelines, the cooperative shows a low level of gender equality across all four entries.

Table 4. CMFSMPC Gender Equality Areas of Strengths and Improvement

Items/ Indicators	Score	Interpretation
1. People		
1.1 Level of gender awareness of:		
1.1.1 Board of Directors (BOD)	1	20% to 49% have undergone GST
1.1.2 Management Staff (MS)	0	Less than 20% have undergone GST
1.1.3 Committee Members (CM)	0	Less than 20% have undergone GST
1.1.4 Members (M)	0	Less than 20% have undergone GST
1.2 Level of gender awareness on other GAD-based activities of:		
1.2.1 BOD	1	20% to 49% have undergone other GAD-based activities
1.2.2 MS	0	Less than 20% have undergone other GAD-based activities
1.2.3 CM	0	Less than 20% have undergone other GAD-based activities
1.2.4 M	0	Less than 20% have undergone other GAD-based activities
1.3 Proportion of men and women who participate in the GA	2	Either sex is 30% to 70% of the total
1.4 Proportion of men and women who participate in ownership meetings	2	Either sex is 30% to 70% of the total
1.5 Proportion on men- and women-members who participate in social programs or projects of the cooperative	2	Either sex is 30% to 70% of the total
1.6 Proportion of men and women in:		
1.6.1 Proportion of men and women in BOD	4	Gender balanced, at most 60% of either sex
1.6.2 Proportion of men and women in MS	1	Either sex is 71% to 80%
1.6.3 Proportion of men and women in CM	2	Either sex is 64% to 70%
1.6.4 Proportion of men and women in M	1	Either sex is 71% to 80%
1.7 Number of woman BOD chairperson and woman Chief Executive Officer (CEO) in the last 10 years	4	At least one woman was CEO, and one woman was BOD chairperson in the last 10 years
Total/ Over	20 / 64	Needs a lot of improvement (31.25%)
2. Policy		
2.1 Presence of sex-disaggregated data (SDD) on BOD, MS, CM, M, Participants in co-op activities, and Members availing of specific products and services	3	Co-op has SDD on 4 or 5 of 6 factors
2.2 Nature of gender goals, objectives, and specific targets in the strategic plan	1	Gender goals, objectives, and targets are based on gender issues, needs, and concerns
2.3 Nature of annual GAD plan and allocated budget	3	Annual GAD plan is based on a gender assessment that was done only by managers and officers, and has an adequate budget

2.4 Level of integration of Gender Equality (GE) in the manual of operations and/or policies	0	No GE is being integrated in the manual of operations and/or policies
2.5 Extent of gender-responsiveness of the action of the Board of Directors	0	None
Total/ Over	7/20	Needs a lot of improvement (35.00%)
3. Projects, Programs, or Activities (PPAs)		
3.1 Level of integration of GE in education modules for officers and members of the cooperative	0	GE is not integrated in any education modules for officers and members
3.2 Extent of linkage or partnership with cooperatives, non-government organizations (NGOs), and other organizations with GE advocacy	1	Has a linkage or partnership with 1 or more organizations with GE advocacy
3.3 Proportion of men and women who have availed of cooperative major services (based on the number of members who availed)	3	Either sex is 40% to 60% of the total number of members who have availed of cooperative major services
3.4 Presence of new products or services responding to the gender-related needs of women and men	2	There are new products or services for women and men members, but these are not based on an analysis of gender needs
Total/ Over	6/16	Needs a lot of improvement (37.50%)
4. Enabling Mechanisms		
4.1 Levels of operations of the Gender and Development (GAD) Committee	1	With meetings conducted
4.2 Level of operation of the GAD Focal Person (GFP)	1	GFP is designated but not trained
4.3 Extent of use of gender-neutral language in documents (such as vision, mission, goals, policies, plans, reports, etc.) and correspondences	4	Gender-neutral language is used consistently in all documents and correspondences
4.4 Extent of gender responsiveness of monitoring and evaluation and operational/achievement reports	0	All monitoring and evaluation, or operational/achievement reports, do not include sex-disaggregated data and gender sensitive indicators
Total/ Over	6/16	Needs a lot of improvement (37.50%)
Grand Total/ Over	39/116	Low manifestation of gender equality

People, as an area, reflect the level of gender awareness and training among the cooperative's stakeholders, including the Board of Directors, management staff, committee members, and general members. Scores in this area were low, mostly falling below 20%, indicating that few members have undergone Gender Sensitivity Training (GST). This deficiency limits members' and staff's capacity to understand and address gender biases comprehensively (Duguid & Weber, 2016). This low engagement in capacity-building limits the cooperative's ability to foster a gender-sensitive culture and address subtle gender biases, both of which are essential for promoting genuine inclusivity and equitable participation.

On the other hand, policies evaluate the integration of gender considerations within the cooperative's formal governance documents, strategic plans, and operational manuals. The scores here also indicated significant shortcomings—gender equality was not embedded in the manual of operations, gender-responsive actions by the Board of Directors were absent, and although there are gender-related goals and plans, these are inadequately developed or implemented. It reflects a lack of institutionalization of gender perspectives in everyday policies and capacity-building initiatives (Aju & Adeosun, 2021). This deficiency suggests that while foundational recognition of gender issues exists, it has yet to translate into institutionalized policies that can systematically uphold gender equality.

The area of enabling mechanisms assesses the operational status and effectiveness of the cooperative's Gender and Development (GAD) Committee and focal person, the use of gender-neutral language, and the inclusion of sex-disaggregated data in monitoring and evaluation reports. These elements demonstrate foundational awareness and structural efforts towards gender inclusivity, consistent with the cooperative principles of non-discrimination and equity (CDA, 2013; Duguid & Weber, 2016; Eşim et al., 2019). The cooperative showed strengths in consistently using gender-neutral language but scored poorly on other indicators, such as the untrained GAD focal person and the absence of gender-sensitive metrics in reports. Such mechanistic gaps hinder the cooperative's ability to monitor progress, hold stakeholders accountable, and make data-driven improvements that address gender disparities. Despite formal structures for gender equality, these structures often lack sufficient awareness programs, trained personnel, and the integration of gender issues into core operational documents (Aju & Adeosun, 2021; Theeuwien et al., 2021; Fatihi & Angade, 2025).

Moreover, PPAs examine how gender equality is integrated into educational modules, partnerships with gender advocacy organizations, the gender balance of product and service users, and the development of gender-responsive products. Scores revealed only limited achievements: while linkages with gender advocacy groups exist and both men and women fairly avail themselves of cooperative services, gender equality is absent from education modules, and product designs lack grounding in thorough gender needs assessments. These results demonstrate missed opportunities to leverage cooperative programs to advance gender-specific empowerment and responsiveness.

Overall scores across these four domains aggregate to a total that falls within the “Low manifestation of gender equality” category. This means that although CMFSMPC displays foundational elements supporting gender inclusivity, such as a gender-balanced board and the collection of sex-disaggregated data, there remains substantial room for improvement in the comprehensive and strategic institutionalization of gender mainstreaming. The findings imply that while CMFSMPC’s composition and financial participation reflect positive gender representation, the cooperative’s policies, training, monitoring, and programmatic responses to gender equality lag behind. This gap limits the cooperative’s full realization of its democratic principles and social justice mission. Addressing these deficits will be critical not only for compliance with CDA mandates but also for enhancing organizational sustainability and genuine equity within the educational institution’s cooperative framework.

Consequently, the level of gender equality in this small-scale cooperative run by faculty and staff is currently low in institutionalization and responsiveness, despite promising member demographics. The cooperative must urgently develop and implement gender-sensitive policies, management practices, and capacity-building efforts to transition from nominal acceptance to active gender mainstreaming and equity. This transformation is vital to ensure that the cooperative environment fully benefits all members, upholds its cooperative principles, and serves as a model for similar small-scale cooperatives in academic settings. Enhancing those areas will improve not only compliance but also the cooperative’s organizational sustainability and social justice mission within its academic community.

Conclusion

The gender equality assessment of the CMFSMPC reveals foundational achievements alongside critical gaps in institutionalizing substantive gender responsiveness. Inferential analyses demonstrate no statistically significant association between members’ gender and their assigned roles or financial contributions within the cooperative. Specifically, the chi-square tests indicated that men and women are distributed equitably across leadership and membership roles, and contribute similarly in savings deposits, implying formal gender parity in role allocation and economic participation. These outcomes reflect the cooperative’s adherence to democratic participation principles and indicate effective compliance with CDA mandates for gender mainstreaming at the structural level. The cooperative also exhibits a gender-balanced board and strong representation of women in management and governance roles—outcomes that mirror the demographic predominance of women members and indicate initial progress toward equitable participation. Moreover, the consistent use of gender-neutral language and systematic collection of sex-disaggregated data demonstrate an emerging structural commitment to gender inclusivity.

Despite this formal parity, as evidenced by the inferential results, critical gaps remain in institutionalizing substantive gender equality. The limited integration of gender equality into formal policies, operational manuals, and gender-differentiated financial programs, coupled with the absence of comprehensive gender-sensitivity training and gender-responsive monitoring, underscores partial, formalistic compliance. This suggests a decoupling between formal policies and actual organizational practices, in which gender-neutral outcomes in role and contribution distribution may mask underlying biases or power imbalances that bivariate statistical tests miss. These deficiencies constrain the cooperative’s capacity to fully realize principles of equity, democracy, and inclusivity mandated by the CDA. When interpreted through Meyer and Rowan’s (1977) institutional theory, these findings highlight how CMFSMPC conforms to external normative and regulatory expectations by adopting formal structures and symbolic gestures of equality. However, the persistence of substantive gaps in training, policy integration, and gender-responsive programming risks reproducing existing gender hierarchies despite apparent statistical equality. Wagle et al.’s (2020) feminist institutionalism further illuminates how entrenched patriarchal norms and gendered power relations may persist within the cooperative’s governance and operational culture, even when quantitative gender equality in roles and contributions appears to have been achieved.

To address these gaps effectively and align with CDA mandates and regulations, CMFSMPC should adopt a multifaceted gender mainstreaming strategy that delivers practical, responsive solutions. First, the cooperative must institutionalize mandatory, recurrent GST for all board members, management staff, committee members, and general members to enhance gender awareness and challenge underlying biases. Second, gender equality principles should be explicitly integrated into the cooperative's manual of operations, strategic plans, and governance policies, ensuring that gender considerations are embedded in all decision-making processes and daily operations. Third, the Gender and Development (GAD) Committee and GAD Focal Person require capacity-building through specialized training to enable effective advocacy, monitoring, and reporting on gender mainstreaming outcomes. Establishing institutionalized mechanisms for collecting, analyzing, and using sex-disaggregated data and gender-sensitive indicators in monitoring and evaluation processes will ensure evidence-based accountability and continuous improvement. Fourth, CMFSMPC should develop and launch gender-responsive financial products and services informed by gender needs assessments, accompanied by capacity-building initiatives such as financial literacy workshops and leadership development programs, particularly targeting women members. Lastly, fostering strategic partnerships with external organizations specializing in gender advocacy and cooperative development will provide technical support, resource mobilization, and networking opportunities to sustain gender equality efforts. Regular gender audits and participatory feedback mechanisms involving all members will promote transparency and reinforce a culture of inclusivity and democratic governance. By implementing these actionable steps, CMFSMPC can transition from symbolic compliance to substantive gender mainstreaming, ultimately fulfilling both regulatory mandates and its cooperative mission of equity, democracy, and community welfare within the educational institution. This approach embodies the theoretical insights of Meyer and Rowan's institutional theory and Wagle et al.'s feminist institutionalism by aligning formal structures with meaningful institutional change.

Contributions of Authors

Author 1: conceptualization, tool and data validations, data analysis, manuscript finalization

Author 2: conceptualization, data gathering, manuscript finalization

Funding

This study did not receive any monetary funding or support.

Conflict of Interests

The authors are employees of the educational institution and members of CMFSMPC, but their membership or leadership roles did not influence the entire manuscript from conceptualization to finalization. No monetary support was received from the cooperative or the institution during the planning, conducting, or writing processes. The study was initiated to develop intervention plans to improve the cooperative's gender equality status and practices.

Declaration of Generative AI Use

During the preparation of this work, the authors used Grammarly to enhance readability, clarity, and grammatical correctness. After using this tool, the authors reviewed and edited the content as needed and accepted full responsibility for the final version of the manuscript.

References

- Aju, S.I., & Adeosun, O.T. (2021). Constraints to participation in the management of cooperative societies: Insights for women in Awka community. *Journal of Enterprising Communities: People and Places in the Global Economy*, 15(4), 508–530. <https://doi.org/10.1108/JEC-08-2020-0146>
- Atieno, J. (2024). Gender-related barriers and the effectiveness of interventions to enhance women's participation in agricultural cooperatives in Kajiado County, Kenya (Doctoral dissertation, Cuk). <https://repository.cuk.ac.ke/handle/123456789/1642>
- Bharti, N. (2021). Role of cooperatives in economic empowerment of women: A review of Indian experiences. *World Journal of Entrepreneurship, Management and Sustainable Development*, 17(4), 617–631.
- CECOP. (2025). Advancing Gender Equality in cooperatives: A collective effort for a more inclusive society. <https://tinyurl.com/2w7asnfh>
- Clarion, J.M., Dacanay, K., Dacles, G., Daganasol, A., Rosales, R.M., & Tongco, C.J. (2022). The cooperatives' initiative for women empowerment in selected primary cooperatives in Metro Manila: A study of its effect and significance. SSRN 4248433. <http://dx.doi.org/10.2139/ssrn.4248433>
- Cooperative Development Authority (CDA). (2013). Memorandum Circular No. 2013-22: "Guidelines on Mainstreaming Gender and Development (GAD) in Cooperatives". <https://tinyurl.com/3cutm5zm>
- CDA. (2017). Memorandum Circular No. 2017-04: "Tool for Assessing Progress of Gender Equality in Primary Cooperatives as Supplemental to Memorandum Circular 2013-22". <https://tinyurl.com/y6yw5aph>
- Daly, M. (2005). Gender mainstreaming in theory and practice. *Social Politics: International Studies in Gender, State & Society*, 12(3), 433–450. <https://doi.org/10.1093/sp/jxi023>
- De Los Santos, S.G., Pantoja, B., & Raheses, F. (2022). Gender equality in selected Philippine agrarian reform cooperative management: The women-members' perspectives. *International Journal of Gender Studies in Developing Societies*, 4(3), 229–246. <https://doi.org/10.1504/IJGSDS.2022.121105>
- Duguid, F., & Weber, N. (2016). Gender equality and women's empowerment in co-operatives: A literature review. International Co-operative Alliance. <https://tinyurl.com/ya6ddax5>
- Esguerra, I., Alonzo, R.R., Villena, B.J., Buenaventura, R., & McNatt, A.M. (2023). Progress of gender and development mainstreaming in agricultural cooperatives in Bulacan, Philippines. *Connexion: Journal of Humanities and Social Sciences*, 12(2), 113–134. <https://tinyurl.com/y9ddnbvc>
- Eşim, S., Katajamäki, W., & Tchami, G. (2019). Cooperatives and fundamental principles and rights at work: Natural disposition or commitment to action?. In *Cooperatives and the World of Work* (pp. 57–72). Routledge. <https://tinyurl.com/c3bfsswc>
- Ezaki, A.P., Vargas, D., Vallejo, C.A., Rafael, P., Hail, P., & Dollente, J. (2022). Role of Queen Pineapple Farmers' Cooperative in addressing gender-divide needs in the Philippines rural communities amidst pandemic (COVID-19). *Journal of Positive School Psychology*, 6(8), 2386–2415. <https://tinyurl.com/5wcn7zc9>
- Fatih, F.E.-z., & Angade, K. (2025). Gender equality in the social and solidarity economy: Insights from Moroccan Sahrawi society. *Annals of Public and Cooperative Economics*, 96(4), 901–930. <https://doi.org/10.1111/apce.70015>
- Gender Equality Resource Center (GERC) Inc. (2017). Cooperatives and gender equality – An inextricable link. <https://tinyurl.com/57fj2wtm>
- GERC. (2022). The GERC Inc.-We Effect partnership on GAD mainstreaming in Philippine cooperatives with fund support from the Swedish International Development Cooperation Agency (SIDA). <https://tinyurl.com/59arbyak>
- GERC. (n.d.). CDA issues tool to assess co-op's gender progress. <https://tinyurl.com/yptb9bs6>
- Gicheru, E. & Mtongolo, J. (2018). Comparative study on gender integration in cooperatives. In *European Conference on Management, Leadership & Governance* (pp. 124–130). Academic

- Conferences International Limited. <https://tinyurl.com/mry7wv9d>
- Huang, C., Zazale, S., Othman, R., Aris, N., & Ariff, S.M. (2015). Influence of cooperative members' participation and gender on performance. *Journal of Southeast Asian Research*, 2015, 1–9. <https://doi.org/10.5171/2015.610199>
- Huot, S. (2020). Gender and leadership of agricultural cooperatives: The case of Cambodia (Master's Thesis, Pennsylvania State University). https://etda.libraries.psu.edu/files/final_submissions/21340
- International Cooperative Alliance (ICA). (2016). Cooperative identity, values & principles. <https://tinyurl.com/ymmtbzpt>
- Kaaria, S., Osorio, M., Wagner, S., & Gallina, A. (2016). Rural women's participation in producer organizations: An analysis of the barriers that women face and strategies to foster equitable and effective participation. *Journal of Gender, Agriculture and Food Security*, 1(2), 148–167. <https://doi.org/10.22004/ag.econ.246035>
- Kornginnaya, S. (2020). Asian cooperatives and gender equality. In *Waking the Asian Pacific Co-Operative Potential* (pp. 71–88). Academic Press. <https://doi.org/10.1016/B978-0-12-816666-6.00007-0>
- Meyer, J., & Rowan, B. (1977). Institutionalized organizations: Formal structure as myth and ceremony. *American Journal of Sociology*, 83(2), 340–363. <https://doi.org/10.1086/226550>
- Mirzajani, M. (2025). The role of female social entrepreneurs in advancing environmental sustainability and community empowerment in organic agriculture: A case study of California's Central Coast (Doctoral dissertation, Memorial University of Newfoundland). <https://hdl.handle.net/20.500.14783/15587>
- Njeri, N.E. (2025). Socio-economic impact of women enterprise fund in Kitui Central Sub County, Kitui County, Kenya (Doctoral dissertation). <https://repository.seku.ac.ke/handle/123456789/8268>
- Ogunsola, O.E., Adenuga, M.A., & Nnabueze, S.B. (2024). Fostering inclusive economies: The role of cooperatives in empowering women entrepreneurs in agriculture. *Global Multidisciplinary Perspectives Journal*, 1(5), 26–46. <https://doi.org/10.54660/GMPJ.2024.1.3.26-46>
- Ojha, B.R. (2018). Women entrepreneurship development through cooperatives. *Management Dynamics*, 21(1), 61–78. <https://doi.org/10.3126/md.v21i1.27048>
- Remler, D., & Van Ryzin, G. (2021). *Research methods in practice: Strategies for description and causation*. Sage Publications. <https://tinyurl.com/8s8etnjl>
- Rothschild, J. (2016). The logic of a co-operative economy and democracy 2.0: Recovering the possibilities for autonomy, creativity, solidarity, and common purpose. *The Sociological Quarterly*, 57(1), 7–35. <https://doi.org/10.1111/tsq.12138>
- Theeuwes, A., Duplat, V., Wickert, C., & Tjemkes, B. (2021). How do women overcome gender inequality by forming small-scale cooperatives? The case of the agricultural sector in Uganda. *Sustainability*, 13(4), 1797. <https://doi.org/10.3390/su13041797>
- Ugwuanyi, L., & Obodoechi, O.B. (2025). Investigating the impact of women's representation in cooperative management on decision-making effectiveness and organizational performance in Enugu State, Nigeria. *International Review of Cooperative Business & Management*, 4(1), 1–20. <https://tinyurl.com/yw47csbu>
- Wagle, R., Pillay, S., & Wright, W. (2020). Extending on feminist institutionalism. In *Feminist Institutionalism and Gendered Bureaucracies: Forestry Governance in Nepal* (pp. 217–257). Singapore: Springer Singapore. https://doi.org/10.1007/978-981-15-2588-9_7