

Study Report

REVIEW OF GENDER- BASED POLICIES IN COOPERATIVES IN ASIA AND PACIFIC

TEN DIVERSE NATIONAL CONTEXTS

AUSTRALIA, FIJI, INDIA, JORDAN,
MALAYSIA, NEPAL, PHILIPPINES,
SOUTH KOREA, SRI LANKA, VIETNAM.

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Furthermore, I extend my gratitude to all cooperative practitioners and organisations who generously shared their time, experiences, and insights through in-depth interviews and case study contributions. Their perspectives form the backbone of this report.

As ICA-AP advances its 2026–2030 strategy, I see this report as both a reflection and a roadmap for further dialogue and action, as it reminds us that cooperatives can fulfil their transformative promise only when women move from presence to influence, from membership to leadership, and from participation to economic empowerment.

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List of Acronyms and Abbreviations

ANGKASA — Angkatan Koperasi Kebangsaan Malaysia (National Cooperative Movement of Malaysia)

BCCM — Business Council of Cooperatives and Mutuals

BCMPC — Bohol Community Multi-Purpose Cooperative

BMCL — The Bagnaskali Multipurpose Cooperative Limited

CDA — Cooperative Development Authority

CIM — Cooperative Institute of Malaysia

DCB — Department of Cooperative Business

GAD — Gender and Development

ICA-AP — International Cooperative Alliance – Asia and Pacific

IIM-K — Indian Institute of Management Kozhikode

JCC — Jordan Cooperative Corporation

MOGEF — Ministry of Gender Equality and Family

MSCS — Multi-State Cooperative Societies

NAFCARD — National Federation of State Cooperative Agriculture and Rural Development Banks Ltd.

NCCSL — National Council for Cooperatives in Sri Lanka

NCDC — National Cooperative Development Corporation

NCF — National Cooperative Federation

PMEGP — Prime Minister’s Employment Generation Programme

POSH — Prevention of Sexual Harassment

RA — Republic Act

SANASA — Sanasa Federation Ltd.

SDG — Sustainable Development Goals

SKM — Suruhanjaya Koperasi Malaysia

UNDESA — United Nations Department of Economic and Social Affairs

WEF — World Economic Forum

WGEA — Workplace Gender Equality Agency

YPC — Yenda Producers’ Cooperative

Foreword



In celebration of International Women’s Day 2026, I am honored to present this report, “Review of Gender-Based Policies in Cooperatives in Asia-Pacific Countries”, produced with the support and collaboration of many dedicated individuals and organisations.

Cooperative stakeholders and policymakers across the region provided generous support and cooperation in conducting this study and preparing this report. In addition, women cooperators in each country kindly contributed through their participation in interviews and case studies. My deepest thanks go to all those who extended such unstinting support and cooperation.

I would like to express my sincere appreciation to Professor Rajeswari C. of the Indian Institute of Management (IIM–Kozhikode) for her leadership and expert guidance, and to the international research team for their contributions. I also gratefully acknowledge the staff of the ICA Asia and Pacific Regional Office for their operational support, as well as the Asia Consumer Cooperative Development Fund of Japan for the financial assistance that made this study possible.

Since the adoption of the Tagaytay Declaration and Platform of Action at the first Regional Conference on the Status of Women in Cooperatives in the Asia-Pacific held in the Philippines in 1997, the ICA-AP Committee on Women has remained committed to advancing gender equality for nearly three decades. The Committee has undertaken reviews of progress every ten years and has developed strategic directions for each subsequent decade.

Looking back over the past decade, amid rapid political, social, and environmental changes affecting women, countries across the Asia-Pacific region have made progress in developing legal frameworks and policies. Tangible advances have been observed, including an increase in women cooperative members and the implementation of capacity development initiatives aimed at fostering women’s leadership.

At the same time, this study indicates that significant challenges persist, particularly with regard to the effectiveness of gender policies and legal frameworks, women’s participation in decision-making processes, and the social foundations that support women’s leadership.

It is our sincere hope that this report will contribute to an accurate understanding of the current state of gender equality in the Asia-Pacific region and serve as a useful reference in considering the policies and initiatives required for the next decade.

Chitose Arai

A square stamp containing the Japanese calligraphy of Chitose Arai's name: 新井 志世 (Arai Chitose).

Chairperson

ICA Asia Pacific Committee on Women

Foreword



Cooperatives have long served as people-centred institutions grounded in democratic governance, collective action and social equity. As engines of inclusive development, they are uniquely positioned to advance gender equality and women’s empowerment across the Asia-Pacific region. However, as this study demonstrates, the transformative potential of cooperatives can only be realized when gender equality moves beyond policy intent to effective and accountable practice.

The Review of Gender-Based Policies in Cooperatives in Asia-Pacific Countries presents a comprehensive analysis of gender-responsive frameworks across ten national contexts, examining cooperative legislation, apex-body policies and broader gender equality laws. Women’s participation has expanded in numerical terms, yet remains limited in leadership, governance, and decision-making roles due to structural barriers, socio-cultural norms and unequal access to resources.

By combining comparative policy analysis with grounded insights and case examples, this report highlights both promising practices and critical challenges. The recommendations offered herein provide a strategic roadmap for Policymakers, Cooperative Leaders and development stakeholders to strengthen gender-responsive governance and reaffirm cooperatives as transformative spaces for equity, resilience and sustainable development in the Asia-Pacific region.

As we mark International Women’s Day 2026, this study offers timely guidance for governments, cooperative movements and development partners to deepen their commitment to intersectional, inclusive and accountable gender reforms in the cooperative sector.

Priti Patel

A rectangular box containing a handwritten signature in black ink, which appears to read 'Priti Patel'.

Vice Chairperson, ICA-AP Women Committee

Vice Chairperson, Shree Gujarat Mahila Credit Cooperative Society Ltd.

Member, NCUI Women Committee

Executive Summary

Cooperatives have long been recognized as powerful collective institutions for advancing equality, democratic participation, and sustainable development. Grounded in cooperative values of self-help, self-responsibility, democracy, equality, equity, and solidarity, and guided by the cooperative principles requiring cooperatives to operate without gender, social, racial, political or religious discrimination. Cooperatives therefore hold significant potential to support women’s economic empowerment and leadership. Across Asia and the Pacific, however, women’s participation in cooperatives remains uneven and constrained by deeply entrenched patriarchal norms, limited access to finance, and weak translation of gender commitments into practice.

This report, *Review of Gender-Based Policies in Cooperatives in Asia-Pacific Countries*, examines how gender equality is addressed within binding laws and government policies, as well as through non-binding policy frameworks, guidelines, and programmatic initiatives, across ten countries: Australia, Fiji, India, Jordan, Malaysia, Nepal, Philippines, South Korea, Sri Lanka, Vietnam. The study deliberately distinguishes between legally mandated instruments (such as cooperative laws, constitutional provisions, quotas, and budgetary requirements) and voluntary or advisory mechanisms (including national policy frameworks, apex-body guidelines, and development programs), as these differ significantly in terms of accountability, enforcement, and outcomes.

Using a qualitative, comparative methodology, the study draws on national legal and policy reviews, institutional documentation, key informant interviews, and cooperative-level case studies. Country assessments were conducted by women researchers with expertise in gender and cooperative development, ensuring contextual sensitivity and reflexive analysis. The findings reveal that while most countries formally recognize gender equality within their broader legal or policy environments, only a limited number have binding, cooperative-specific mandates that require women’s representation, resource allocation, or institutional accountability.

The Philippines and Nepal stand out for their use of statutory and enforceable measures. The Philippines has institutionalized gender equality within the cooperative sector through mandatory Gender and Development (GAD) structures and budget allocations enforced by the Cooperative Development Authority. Nepal’s Cooperative Act and constitutional provisions mandate a minimum of 33 percent women’s representation in cooperative leadership. These legally binding approaches have created clearer accountability pathways, although implementation challenges persist at the local level.

In contrast, several countries—including India, Malaysia, Sri Lanka, Fiji, Jordan, South Korea, and Australia—rely primarily on non-binding national policy frameworks, apex-body guidelines, or programmatic initiatives to promote gender inclusion in cooperatives. India’s National Cooperative Policy (2023), for example, includes strategic direction and encouragement for women-led cooperatives but does not impose enforceable obligations. Malaysia’s and Fiji’s apex bodies have implemented impactful training, leadership, and financial inclusion programs for women, yet these remain voluntary and dependent on institutional commitment rather than legal compliance. In countries such as Jordan and Vietnam, gender equality within cooperatives is largely shaped by

broader national gender laws and development strategies, with limited cooperative-specific mandates or monitoring mechanisms.

Across the region, women's representation in cooperatives has increased numerically, particularly at the membership level. However, this quantitative progress rarely translates into substantive influence over decision-making, finance, or strategic direction. Tokenism, male-dominated organizational cultures, weak enforcement of legal mandates, and the voluntary nature of many gender guidelines continue to undermine meaningful empowerment. Structural barriers—including limited access to credit, gender-biased trust mechanisms within financial systems, and the absence of enabling infrastructure such as childcare, flexible work arrangements, and digital access—further restrict women's sustained and meaningful participation.

Despite these challenges, the report documents several promising practices. The Philippines demonstrates how mandatory gender budgeting and reporting can institutionalize accountability. Nepal shows that legally enforced quotas, when combined with leadership training and women's federations, can significantly expand women's presence in governance. Malaysia, Fiji and Australia illustrate the potential of apex-body-led guidelines and programs to link women's leadership development with economic empowerment, even in the absence of statutory mandates. These experiences underscore that voluntary initiatives can generate impact, but their reach and sustainability are constrained without legal backing.

Drawing on these findings, the report recommends a multi-pronged strategy to strengthen gender equality in cooperatives across the Asia-Pacific region. Key priorities include: adopting binding cooperative-specific gender mandates where they do not exist; strengthening enforcement and monitoring of existing laws and guidelines; institutionalizing gender-responsive financing mechanisms within cooperative systems; expanding leadership training and education for women; improving access to credit through collective and micro-finance models; and investing in supportive social infrastructure to reduce the burden of unpaid care work. At the regional level, collaboration through networks such as ICA Asia-Pacific is essential to facilitate knowledge exchange, harmonize standards, and promote shared accountability.

Ultimately, this review underscores that cooperatives can function as transformative spaces for gender equality only when women's participation moves beyond symbolic inclusion toward genuine agency, leadership, and economic control. Implementation of a both binding policies and voluntary guidelines, coupled with closer monitoring and stronger enforcement, financing, and institutional capacity, is critical if cooperatives in the Asia-Pacific region are to fulfill their potential as engines of both economic progress and social justice for all.

0. Introduction

Cooperatives have long been recognized as one of the most inclusive and resilient models of economic organization, founded on principles of self-help, democracy, equality, and solidarity. Some cooperatives were also very early in giving women equal voting and membership rights, almost a century before most parliaments of the world. Gender equality, and women's equal rights to membership, voting, and decision-making were reiterated and firmly established in 1995. Rooted in community participation and collective ownership, cooperatives have played a crucial role in promoting socioeconomic empowerment and sustainable development, particularly in rural and marginalized contexts. Their participatory nature enables individuals, especially women, to access resources, markets, and decision-making platforms that might otherwise remain beyond reach.

In the Asia-Pacific region, cooperatives have emerged as strategic vehicles for women's empowerment, providing not only economic opportunities but also spaces for leadership, skill development, and social transformation. From agricultural cooperatives in Nepal to microfinance and consumer cooperatives in the Philippines and Malaysia, the cooperative model continues to demonstrate its potential to advance gender equality while contributing to the United Nations Sustainable Development Goals (SDGs), particularly SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth).

Yet, despite this potential, systematic gender integration within the cooperative sector remains uneven. Women's participation is often limited to membership or low-level roles, while leadership, decision-making, and access to credit continue to be dominated by men. Deep-rooted patriarchal norms, inadequate institutional support, and fragmented gender-related laws, policies, and guidelines frequently hinder the realization of cooperatives' inclusive promise. Organized and systematic mechanisms to empower women, through targeted gender laws and policies, equitable governance structures, and enabling institutional frameworks cannot be ignored if cooperatives are to remain effective agents of social change.

A key factor shaping these outcomes is the nature of the instruments used to promote gender equality. Across the region, gender-related interventions in cooperatives are pursued through a mix of binding laws and government policies—such as cooperative acts, constitutional provisions, statutory quotas, and mandatory budgetary requirements—and non-binding policy frameworks, guidelines, and programmatic initiatives, including national cooperative policies, apex-body guidelines, and development programs. While legally mandated instruments create enforceable obligations and accountability mechanisms, voluntary guidelines and programs depend largely on institutional commitment, monitoring, leadership priorities, and available resources.

Conflating these distinct instruments obscures important differences in enforcement, effectiveness, and sustainability.

In many Asia-Pacific countries, gender equality within cooperatives is addressed indirectly through broader national gender equality laws, labor legislation, or development strategies, rather than through cooperative-specific mandates. In other cases, apex cooperative bodies and federations have introduced guidelines, training programs, and leadership initiatives aimed at women's empowerment. While these measures have generated positive outcomes in some contexts, their voluntary nature often results in uneven adoption and limited impact, particularly in the absence of complementary legal requirements or monitoring systems.

This report seeks to address this gap by systematically reviewing gender-related laws, government policies, policy frameworks, and guidelines affecting cooperatives across ten Asia-Pacific countries: Australia, Fiji, India, Jordan, Malaysia, Nepal, Philippines, South Korea, Sri Lanka, Vietnam. By mapping and distinguishing between binding and non-binding instruments, the study aims to clarify how gender equality is currently promoted within cooperative ecosystems, where institutional gaps persist, and why progress varies across national contexts.

Through a comparative and analytical approach, drawing on country-level studies, institutional reviews, and case examples, the report identifies patterns, best practices, and persistent challenges in advancing gender equality in cooperatives. It examines how legal mandates are implemented in practice, how guidelines and programs are adopted or neglected, and how social and cultural norms interact with institutional frameworks. In doing so, the report seeks to inform policymakers, cooperative leaders, and development practitioners on how more coherent, enforceable, and context-sensitive approaches can strengthen women's participation, leadership, and economic agency within the cooperative movement.

Ultimately, this study positions cooperatives not merely as economic enterprises but as potential sites of social transformation. Realizing this potential, however, requires moving beyond symbolic inclusion toward systems that combine clear legal obligations, effective institutional support, and sustained cultural change. By clearly differentiating between policies and guidelines and examining their respective roles and limitations, this report contributes to a more grounded and actionable understanding of gender equality in cooperatives across the Asia-Pacific region.

1. Methodology

This report employed a qualitative, multi-country comparative approach to examine gender-based policies in the cooperative sector across ten countries in the Asia-Pacific region - Australia, Fiji, India, Jordan, Malaysia, Nepal, Philippines, South Korea, Sri Lanka, Vietnam. The objective was to generate an in-depth understanding of how gender equality is conceptualized, institutionalized, and practiced across diverse cooperative ecosystems, and to identify transferable lessons that can inform a comprehensive regional gender policy framework.

1.1 Sampling and Country Selection

A convenience sampling method was used to select ten countries representing different sub-regions of Asia and the Pacific, ensuring geographical, cultural, and economic diversity. The selection was guided by the presence of an active cooperative movement, availability of gender-related policy documentation, and regional representation of both developed and developing cooperative systems.

Each country study was led by one national researcher with demonstrated expertise in gender, cooperative development, or social policy research. Importantly, all researchers were women scholars and practitioners with prior exposure to cooperatives, either through fieldwork, research, or engagement with cooperative institutions. This common grounding allowed for a more reflexive and gender-aware analysis, shaped by the researchers' own experiences navigating different shades of patriarchy and gendered institutional environments. Their positionality added depth to the understanding of how cultural, structural, and historical gender norms shape the realities of cooperative participation and governance.

1.2 Data Sources and Collection

The study triangulated information from four primary data sources, combining policy analysis with qualitative insights from practitioners and real-world cooperative experiences.

Country Context and Gender Landscape

Each country report began with an overview of the national gender context, including prevailing social norms, gendered divisions of labor, labor force participation, access to economic resources, and representation in leadership and decision-making. This contextual analysis situates cooperatives within broader gender relations and structural inequalities, recognizing that cooperative outcomes are shaped not only by institutional design but also by societal norms and power relations.

Review of Laws, Policies, and Guidelines

A structured review of institutional instruments affecting cooperatives was conducted at two levels:

- **Binding instruments**, including constitutions, cooperative acts, statutory regulations, government-issued policies with enforcement mechanisms, mandatory quotas, and budgetary requirements; and
- **Non-binding instruments**, including national cooperative policy frameworks, apex-body guidelines, strategies, codes of conduct, training manuals, and programmatic initiatives.

This distinction was central to the analysis. Binding instruments were assessed in terms of legal scope, enforcement provisions, and accountability mechanisms, while non-binding frameworks and guidelines were examined for their intent, institutional ownership, uptake, and sustainability. This dual-level review enabled the study to differentiate between legal obligations and voluntary or advisory measures, avoiding the common conflation of these instruments in policy analysis.

Key Informant Interviews

Semi-structured interviews were conducted with policymakers, cooperative regulators, apex-body representatives, and senior cooperative leaders. These interviews explored how gender-related laws, policies, and guidelines are interpreted and applied in practice, as well as the challenges encountered in enforcement, coordination, and institutional capacity.

The interviews were particularly important in identifying gaps between formal mandates and actual practice, highlighting where legally binding requirements are weakly enforced and where voluntary guidelines depend heavily on leadership commitment or external support.

Case Studies of Cooperative Practice

Each country study included at least one case study of a cooperative, program, or initiative illustrating gender-related practices at the operational level. Case studies were selected to reflect a range of experiences, including both effective practices and persistent challenges. They provided micro-level insights into how laws are implemented, how guidelines are adopted or ignored, and how women experience member participation, leadership, and access to resources within cooperatives.

Analytical Framework

All country reports were synthesized using a comparative analytical framework that examined patterns and variations across countries in the following areas:

- legal mandates and enforcement mechanisms;
- policy frameworks and guidelines affecting cooperatives;
- institutional roles of government agencies and apex bodies;
- women’s participation and leadership in cooperative governance;
- access to finance and economic resources; and
- sociocultural barriers influencing implementation and outcomes.

A key analytical principle was the separation of implementation challenges (where binding mandates exist but are weakly enforced) from uptake challenges (where only non-binding guidelines or programs exist). This approach allowed the analysis to avoid attributing failure to “policy” where no enforceable policy was in place, and instead to identify whether gaps stemmed from lack of legal mandate, weak institutional capacity, or broader structural and cultural constraints.

2. Limitations

While this report provides valuable comparative insights, several limitations must be acknowledged when interpreting the findings.

First, the ten countries included in this study represent diverse political systems, cultural contexts, and cooperative histories. Gender norms, legal frameworks, and levels of cooperative development vary significantly across the Asia-Pacific region. As such, the findings and implications derived from this analysis cannot and should not be generalized beyond their specific national contexts. The intent of this report is to identify patterns, practices, and learnings that may be transferable, rather than to impose a uniform framework across highly differentiated settings.

Second, the data collected for this study was not supported by historical documentation on the evolution of gender policies within the cooperative sector. While the report captures the current policy environment and lived experiences of stakeholders, it does not provide a longitudinal analysis of policy and impact on gender equality changes over time.

Third, due to time constraints and resource limitations, the scope of data collection could not be extended to incorporate the first-hand experiences of women cooperative members across all participating countries. As a result, while the study integrates institutional and policy-level perspectives, the grassroots narratives of women's day-to-day engagement with cooperative systems remain underrepresented.

These limitations underscore the need for continued, in-depth, and participatory research to complement this study, particularly studies that document the historical trajectories of gender policies, amplify women's voices within cooperatives, and explore context-specific strategies for advancing gender equality in the sector.

3. Review of gender-equality legislation, policy and guidelines relevant to the cooperative sector

Gender equality has increasingly emerged as a critical dimension of cooperative governance across the Asia-Pacific and adjacent regions. Cooperatives, by virtue of their principles of equity, democracy, and inclusiveness, possess significant potential to promote gender justice. However, the extent to which gender equality is institutionalized within the cooperative sector varies widely across countries, depending on the legal status, enforceability, and scope of the instruments used.

This section consolidates national-level findings and structures these into binding government legislation and/or policies, and non-binding policy frameworks, guidelines, and programmatic initiatives, that shape gender equality in cooperatives. A clear distinction is maintained between legally mandated instruments, which impose enforceable obligations, and voluntary or advisory mechanisms, which rely on institutional commitment and leadership for adoption. While this study's overall focus is on gender-equality legislation specifically for the cooperative sector, it is necessary to also include national gender equality legislation which encompasses all organisations including cooperatives.

3.1 Binding National Legislation and Policies on Gender Equality Applicable to All Organisations Including the Cooperative Sector

While cooperative-specific laws and regulations define the internal governance of member-based enterprises, cooperatives do not operate in isolation from the broader legal environment. Their governance, employment practices, and service delivery are also shaped by national-level institutional laws and government policies that apply across sectors. These binding cross-sectoral frameworks—including constitutional guarantees, labor laws, gender equality acts, and workplace protection legislation—establish minimum standards for gender equality that cooperatives are legally required to follow.

Across the ten countries reviewed, gender equality within cooperatives is therefore influenced not only by cooperative-specific instruments but also, and often more decisively, by national legal mandates addressing non-discrimination, equal pay, maternity and parental benefits, workplace safety, and sexual harassment prevention. Unlike apex-body guidelines

or development programs, compliance with these national laws is mandatory, regardless of whether cooperatives have adopted internal gender policies.

Cross-Sectoral Legal Foundations

Across all ten countries, constitutional or statutory provisions guaranteeing gender equality rights and prohibiting discrimination on the basis of gender, serve as the overarching legal framework within which cooperatives also operate. These national mandates establish minimum standards for equality that all employment and membership institutions, including cooperatives, must follow.

In the Philippines, the *Magna Carta of Women (RA 9710, 2009)* and the *Gender and Development (GAD) Budget Policy* institutionalize gender mainstreaming across all government and private-sector organizations. Cooperatives, though autonomous, are required by the Cooperative Development Authority (CDA) to align with these national directives by ensuring equitable participation, creating mechanisms to prevent discrimination, and allocating budgets for gender-responsive programs. The *Safe Spaces Act (RA 11313, 2019)* further strengthens gender protection by mandating anti-harassment policies applicable to cooperative staff and members.

Nepal similarly integrates cooperative staff and membership equality within national gender laws and constitutional provisions. The *Constitution of Nepal (2015)* enshrines the right to equality and affirmative measures for women's representation, while the *Gender Equality Act (2006)* and *Labor Act (2017)* mandate equal remuneration and protection against workplace harassment. These laws apply equally to cooperative employees and management, providing a legal foundation for internal gender policies.

In India, cooperative institutions are bound by cross-sectoral frameworks such as the *Equal Remuneration Act (1976)*, *Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act (2013)*, and provisions of the *Labour Code on Wages (2020)*. These acts require cooperatives to ensure equal pay for equal work, prevent workplace harassment, and create Internal Complaints Committees (ICCs), provisions now explicitly incorporated into the *Multi-State Cooperative Societies (Amendment) Act, 2023*. The *National Policy for Women (2016)* and ongoing state-level gender budgeting initiatives further encourage women's capacity-building and leadership development across the cooperative sector.

South Korea and Australia both adopt an institutional equality approach governed by National gender equality and anti-discrimination legislation. In South Korea, the *Framework Act on Gender Equality (2015)* and *Act on the Promotion of Economic Activities of Women (2008)* mandate gender-responsive policies in all sectors, including cooperatives. Cooperatives are required to comply with labor standards on non-discrimination, parental leave, and gender pay equity. Australia's *Workplace Gender Equality Act (2012)* applies to all organisations

(including cooperatives) with over 100 employees and includes mandatory annual reporting of progress on gender equality indicators such as gender representation, parental care arrangement, pay equity, and flexible work arrangements, leadership training etc. *Sex Discrimination Act (1984)* apply to all organisations, including cooperatives, and provides protection from gender-based discrimination and establishes employee rights with regards to recruitment procedures, parental leave, flexible work arrangements, pay equity, and other gender equity measures. These broad legislative instruments provide the cooperative movement with an advanced compliance model that integrates equality into governance, recruitment, and leadership.

In Malaysia and Vietnam, national gender laws influence cooperative operations primarily through soft compliance. Malaysia's *Employment Act (1955)*, *Industrial Relations Act (1967)*, and *National Women's Policy (2021–2030)* outline equal opportunity, maternity protection, and women's leadership targets. While not cooperative-specific, these laws are reflected in ANGKASA's training and governance programs. Similarly, Vietnam's *Law on Gender Equality (2006)* and *Labor Code (2019)* guarantee equal treatment and non-discrimination, and cooperatives are encouraged to develop internal regulations consistent with these provisions.

Sri Lanka, Jordan, and Fiji demonstrate evolving institutional linkages between gender equality laws and cooperative practices. Sri Lanka's *Women's Charter (1993)*, *Employment of Women, Young Persons, and Children Act (1956, amended 2021)*, and *National Policy on Women (2023)* collectively guide equality in employment, workplace safety, and decision-making. Jordan's *Labour Law (2019)* and *National Strategy for Women (2020–2025)* extend to cooperative staff and members, mandating equal opportunities, maternity benefits, and gender-balanced boards within public and private organizations. Fiji's *Employment Relations Act (2007)*, coupled with the *National Gender Policy (2014)*, enforces non-discrimination, equal pay, and anti-harassment standards across all employment sectors — cooperatives included.

3.2 Binding National Legislation and Policies on Gender Equality Specific to the Cooperative Sector

A binding gender equality policy for cooperatives refers to a national government-issued instrument that explicitly mandates gender equality measures within the cooperative sector, including requirements related to representation, leadership, budgeting, and institutional accountability.

Among the ten countries reviewed, only the Philippines has a national **stand-alone**, legally mandated gender policy specific to cooperatives. This is operationalized through the Cooperative Development Authority's (CDA) Gender and Development (GAD) Policy and related Memorandum Circulars, which require cooperatives to allocate a minimum of five

percent of their annual budget to gender-related activities and to establish Gender and Development Committees within their governance structures. Compliance with these requirements is subject to regulatory oversight Cooperative Development Authority’s (CDA), making the Philippine model distinct in terms of enforceability.

In India, gender equality in cooperatives is promoted through a combination of constitutional provisions, amendments to cooperative legislation, and the National Cooperative Policy (2023). While certain legal provisions—such as reserved seats for women on boards in multi-state cooperatives—are binding under the **Multi-State Cooperative Societies (Amendment) Act, 2023**. Several Indian states, including Maharashtra, Gujarat, and Kerala, have introduced provisions in their respective State Cooperative Societies Acts—such as reserved seats and targeted support measures—to enhance women’s representation and participation in cooperative governance and leadership. However, the National Cooperative Policy itself functions as a non-binding developmental framework, encouraging women’s participation, leadership training, and improved access to finance.

Nepal does not have a binding national **stand-alone** gender policy for cooperatives. Instead, gender objectives are embedded within binding cooperative laws and constitutional provisions, within a combination of laws and non-binding national policy frameworks in India. In Nepal, the Constitution and the Cooperative Act mandate a minimum of 33 percent representation of women on cooperative boards, creating a statutory obligation. In India, the National Cooperative Policy (2023) articulates a strategic commitment to women’s empowerment and includes provisions for promotion of women-led cooperatives; however, as a policy framework, it does not impose legally enforceable requirements.

In the remaining countries—Malaysia, Vietnam, Sri Lanka, South Korea, Jordan, Australia, and Fiji—gender equality in cooperatives is not governed by a stand-alone, cooperative-specific gender policy. Instead, it is addressed through broader national gender laws, cross-sectoral legislation, or ministry-led programs, as well as through apex-body guidelines and initiatives. These measures provide direction and support but remain largely non-binding at the cooperative level.

Table 1. Country-wise Summary of Binding Gender Equality Laws and Policies in the Cooperative Sector

Country	Binding National Gender Equality Legislation/Policy for the Cooperative Sector.	Remarks / Key Features
Philippines	Yes Binding stand-alone gender equality policy	CDA’s Gender and Development (GAD) Policy mandates 5% GAD budget and committees.

Nepal	Yes Binding gender equality requirements in the Cooperative Act and Constitution	Cooperative Act and Constitution ensure 33% women representation; no standalone gender policy.
India	Yes (Limited) Binding legislation for two seats are reserved for women in the Multi-State Cooperatives Act.	Binding legislation for two seats are reserved for women in the Multi-State Cooperatives Act. Few Indian states (e.g., Maharashtra, Gujarat, Kerala) mandate reservations and support measures respective State Cooperative Societies Acts. National Cooperative Policy 2023 only encourages women’s cooperatives and inclusion; non-binding.
Vietnam	No	Gender Equality Law applies sector-wide; no cooperative-specific gender framework.
South Korea	No	General Gender Equality Act applies; cooperatives adopt voluntary gender balance measures.
Sri Lanka	No	Women’s Charter influences cooperative practices; no dedicated policy.
Malaysia	No	Apex body ANGKASA promotes women’s empowerment via programs; no formal policy.
Jordan	No	Cooperative Corporation aligns with national gender strategies; no sector-specific gender policy.
Australia	No	The National Workplace Gender Equality Act (2012) applies to all organizations over 100 staff including cooperatives. Includes mandatory reporting of gender equality measures; no specific provisions on gender equality.
Fiji	No	Ministry-led Women in Cooperatives programs only promotes inclusion; no standalone policy.

3.3 Non-Binding Gender Equality Provisions in National Cooperative Laws, Policies, and Broader Frameworks

Even in the absence of stand-alone binding cooperative gender policies, many countries incorporate gender equality principles within cooperative laws, statutory regulations, or national policy frameworks. The legal force and enforceability of these instruments, however, vary considerably.

South Korea adopts a rights-based approach through the *Framework Act on Cooperatives (2012)*, which guarantees non-discrimination and encourages gender-balanced governance structures. Unlike the Philippines or Nepal, South Korea relies largely on voluntary measures and internal self-regulation within cooperatives rather than prescriptive gender quotas.

In Malaysia, cooperative laws uphold equal rights for all members, while the national apex body, ANGKASA, has taken proactive steps to promote women's empowerment through leadership training and entrepreneurship programs. Sri Lanka, through its *Cooperative Societies Act (1992)*, supports the formation of women-led cooperatives as a pathway to economic participation. Despite this, implementation has been inconsistent, with limited monitoring and policy enforcement at the provincial level.

The Vietnamese Cooperative Law (2012) articulates broad principles of equality and inclusion but lacks gender-specific provisions or targets. Consequently, while women actively participate in agricultural and small-scale cooperatives, there is minimal institutional accountability to ensure balanced representation in leadership. Jordan, through the Jordan Cooperative Corporation, integrates gender equality into the cooperative sector by aligning its policies with national gender mainstreaming strategies and the Sustainable Development Goal 5 (SDG 5) on gender equality. Although progressive in intent, these measures are embedded in national gender mainstreaming frameworks rather than cooperative-specific legislation.

In Australia, the Australian national apex body, the Business Council of Cooperatives and Mutuals in 2017, undertook the Eliza Project, a review of gender inclusion in the cooperative and mutual enterprises sector in Australia. As a follow up and to monitor progress, BCCM, collects and publishes data on gender balance in senior management and cooperative boards among the top 100 cooperatives in Australia in their Annual "National Mutual Economy Report". Likewise, Fiji promotes women's participation in cooperatives through its *Cooperative Act (1996)*, which emphasizes inclusive membership and governance. The Ministry of Women, Children and Poverty Alleviation supports women's engagement through capacity-building initiatives, though these remain outside the legal framework of the cooperative act itself.

A comparative view of these ten countries reveals three broad patterns: countries such as the Philippines and Nepal use legally binding mandates to ensure women's representation and

resource allocation; countries like India, Malaysia, and Sri Lanka promote program-based and developmental approaches; and those including South Korea, Jordan, Australia, and Fiji follow rights-based or cross-sectoral frameworks that extend gender equality principles to cooperatives indirectly. Together, these variations illustrate both the progress and the persistent gaps in institutionalizing gender equality within cooperative systems across the region.

Table 2. Country-wise List of Gender Equality Provisions in Cooperative Laws and National Frameworks

Country	Gender Equality Provisions	Year / Reference	Key Elements
Philippines	Yes	Cooperative Code (RA 9520, 2008); CDA Memorandum Circulars on GAD (MC 2013-22; MC 2017-04)	Gender equality as a cooperative principle; mandatory GAD Committees; minimum GAD budget allocation (5%); gender mainstreaming assessment tools and reporting.
Nepal	Yes	Constitution (2015); Cooperative Act (2017); NCF guidelines (2019–2020)	Constitutional guarantee of gender equality; 33% minimum representation of women on cooperative boards/committees; NCF gender inclusion guidelines; training targets and gender-sensitive finance directives.
India	Yes	97th Constitutional Amendment (2011); MSCS Amendment Act (2023); National Cooperative Policy (2002; revised 2025)	Reservation of two board seats for women (boards up to 21 directors); POSH committees for multi-state societies; women reservation under few state cooperative society act, policy-promoted women’s cooperatives, capacity-building, model by-laws and targeted finance programs.
Vietnam	Partial	Law on Gender Equality (2006); Labor Code (2019); Cooperative Law (amended 2023, effective 2024)	Cross-sector guarantees (non-discrimination, maternity/child protections); cooperative law affirms equal membership rights and inclusion; national targets/incentives to raise female leadership (e.g., target-oriented measures).
South Korea	Partial	Framework Act on Cooperatives (2012); national gender plans (MOGEF)	Non-discrimination clause; encouragement of gender-inclusive governance through self-regulation; cross-sector gender plans and gender

			budgeting models that cooperatives can adopt (largely voluntary implementation).
Sri Lanka	Partial	Cooperative Societies Act (1992); NCCSL National Policy on Gender Integration in Cooperatives (2023)	Historically non-discriminatory cooperative law: 2023 apex-body policy prescribes by-law amendments, gender focal points, progressive quotas (30%), gender-sensitive employment rules and sex-disaggregated monitoring.
Malaysia	Partial	Co-operative Societies Act (1993); ANGKASA/SKM programs; National Women’s Policy (2021–2030)	Equal membership rights in law; apex-body incentives and programs (Koperasi Wanita, revolving funds, training); national targets for women’s decision-making (soft-law/incentive model rather than statutory quotas).
Jordan	Partial	Cooperative Law No.13 (2025) / JCC measures	Newer cooperative law provisions requiring minimum female representation on the JCC board (specified seats); incentives for women’s cooperatives (reduced fees), capacity-building and targeted support aligned with SDG5.
Australia	Partial	Cooperative National Law context; Workplace Gender Equality Act (2012); Sex Discrimination Act (1984)	Cross-sector mainstreaming through anti-discrimination and workplace equality legislation apply to cooperatives. Cooperative apex body (e.g., BCCM) provide additional reporting, benchmarking with corporate sector and voluntary ‘Women in Mutuals’ initiatives. No specific provision on gender equality in the Cooperative National Law, except for reference to the cooperative principles.
Fiji	Partial	Co-operative Act (1996); National Gender Policy; DCB programs	Inclusion-oriented cooperative law (outdated); programmatic support from Department of Cooperative Business and Ministry of Women—targeted grants for women’s cooperatives, capacity-building, NGO partnerships; calls for legislative reform (quotas, gender audits).

4. Comparing Gender-Based Policies Across Countries

4.1 Common Features Across Countries

The review of gender-related laws, policies, and guidelines affecting cooperatives across ten countries in the Asia-Pacific region reveals a growing convergence in how nations conceptualize and operationalize gender equality within the cooperative sector. While institutional capacities and cultural contexts differ widely, certain core features emerge, reflecting both shared challenges and shared progress. These common features indicate that cooperatives across the region are transitioning from being passive participants in a national gender discourse to becoming active enablers of women's empowerment and inclusive development.

Alignment with National Gender Frameworks

Across all ten countries, cooperative gender policies are deeply aligned with the national gender equality architecture. Cooperative laws rarely exist in isolation; instead, they borrow their normative strength from broader constitutional and legislative commitments to equality.

For instance, the *Philippines' Magna Carta of Women (2009)* and the *Gender and Development (GAD) Budget Policy* provide the basis for CDA circulars mandating gender committees in cooperatives. Similarly, Nepal's Constitution (2015) enshrines affirmative representation for women, reflected directly in the *Cooperative Act (2017)* mandating 33% women's participation. India's 97th Constitutional Amendment establishes a binding constitutional basis for cooperative governance, while the National Cooperative Policy (2023), as a non-binding policy framework, articulates strategic commitments to gender inclusion within the cooperative development agenda. Similarly, South Korea's Framework Act on Gender Equality (2015) and Australia's Workplace Gender Equality Act (2012) extend cross-sectoral equality principles to cooperative organizations. This alignment ensures that cooperative gender initiatives are not fragmented experiments but part of a larger ecosystem of national commitments to gender justice.

Increasing Women's Labour Force Participation, Yet Limited Empowerment

One of the strongest shared features across all countries is the rising trend in women's membership and participation in cooperatives, driven by targeted policy interventions and growing awareness of the economic benefits of inclusion. Nepal and Fiji lead in women's cooperative membership, supported by government and apex-body initiatives that

encourage women's entrepreneurship and savings groups. Similarly, India, Sri Lanka, and the Philippines have seen a steady increase in women's participation through self-help groups, agricultural cooperatives, and service cooperatives.

However, participation numbers alone do not equate to empowerment. Across contexts, women's involvement often remains quantitative rather than qualitative, with limited say in decision-making, restricted access to resources, and unequal benefits. Deep-rooted patriarchal norms continue to assign women secondary roles, limiting their control over income and mobility. In many cases, cooperative meetings and trainings are scheduled at times incompatible with women's care responsibilities, reinforcing gendered time poverty.

A consistent insight from multiple countries is that structural constraints, not lack of policy intent suppress women's effective participation. Consequently, measures such as crèche and childcare facilities, flexible meeting timings, and education and capacity-building programs have emerged as essential interventions. Countries that combine participation targets with supportive infrastructure (like the Philippines' GAD budgeting or Malaysia's women's training programs) demonstrate higher retention and deeper engagement. The regional experience underscores that policies must move beyond headcounts to focus on meaningful inclusion.

Leadership and Decision-Making as a Persistent Frontier

Gender representation in leadership remains one of the most visible yet most uneven aspects of cooperative gender equality. Almost all countries have adopted a mix of legally binding mandates and voluntary institutional arrangements to increase women's presence in governance, ranging from statutory quotas in Nepal to reserved board seats in India and gender committees in the Philippines. Yet the region continues to grapple with the challenge of translating representation into real authority and influence.

In several countries, women hold formal leadership titles but are excluded from strategic decision-making roles, especially in finance, procurement, and external negotiations. This phenomenon, often termed tokenism, reduces leadership representation to compliance rather than empowerment. Patriarchal organizational cultures, lack of leadership training, and limited access to networks perpetuate this imbalance.

Conversely, countries that combine representation with capacity-building, mentorship, and accountability frameworks show more promising outcomes. The Philippines' model of mandatory GAD committees linked to budget allocation has improved governance transparency, while Nepal's quota system is strengthened by women's federations and leadership training. The comparative evidence indicates that leadership equality requires not just representation but redistribution of power, supported by mandatory reporting and evaluation of women's roles within decision-making structures.

Access to Finance and Economic Empowerment

Access to financial resources is a recurring determinant of gender inclusion across all case studies. Women’s cooperatives often face limited access to credit due to lack of collateral, lower financial literacy, and systemic bias in lending institutions. Countries such as Malaysia (through *Koperasi Wanita* and ANGKASA-led funds) and Fiji (through government-supported grants for women’s cooperatives) stand out for directly linking gender inclusion to financial empowerment. India’s regulatory and programmatic measures to include women’s cooperatives under priority lending and micro-credit programs have also shown promise.

However, in most countries, women’s access to finance remains project-based and unsustainable. Few have institutionalized mechanisms for continuous funding or gender-responsive budgeting within cooperatives. The Philippines’ 5% GAD budget allocation is an exception, a regional benchmark for ensuring dedicated gender financing. The shared lesson is clear: economic inclusion must go beyond entrepreneurship promotion to ensure access to credit, savings, markets, and decision-making in financial governance.

Apex-Body Leadership and Institutional Champions

A recurring feature in the regional landscape is the central role of apex cooperative organizations and national regulatory authorities in promoting gender equality. These institutions act as intermediaries between national policy and grassroots implementation. The *National Cooperative Federation (NCF)* in Nepal, *ANGKASA* in Malaysia, and the *Jordan Cooperative Corporation (JCC)* in Jordan are prominent examples. Their responsibilities often include developing gender guidelines, conducting training programs, facilitating leadership workshops, and monitoring gender compliance.

Countries with strong and proactive apex bodies demonstrate more coherent gender mainstreaming at the cooperative level. In contrast, countries with weak institutional champions rely heavily on donor projects or temporary government schemes. This pattern suggests that institutional continuity and leadership from apex bodies are essential to sustain gender reforms.

Integration of Gender into Cooperative Development Policies and Frameworks

Across nearly all countries, the integration of gender considerations into national cooperative development policies has become increasingly systematic. New or revised cooperative policies explicitly recognize women’s economic empowerment as integral to cooperative sustainability. India’s National Cooperative Policy (2023), Vietnam’s National Gender Equality Strategy (2021–2030), which guides cooperative reforms indirectly, and Sri Lanka’s Gender Integration Policy (2023) all reflect this shift. These frameworks articulate measurable goals — such as women’s leadership quotas, gender-responsive training, and access to finance — signaling a transition from rhetorical commitment to programmatic action.

The Philippines leads in linking cooperative gender mainstreaming with the national planning framework through its GAD Budget Policy, which mandates financial accountability for gender actions. This integration across levels, from national gender policies to cooperative bylaws — is a defining feature of mature gender governance systems.

Persistent Gaps in Data, Monitoring, and Accountability

Despite impressive policy frameworks, data deficits remain one of the most consistent challenges across all ten countries. Many cooperative registrars collect only basic membership data without gender-disaggregated statistics on leadership, wages, or benefits. Only the Philippines and Nepal have introduced structured gender audit mechanisms specifically for the cooperative sector. In Australia, organisations with over 100 employees, including cooperatives, are required to conduct annual gender equality audits monitored by the Workplace Gender Equality Agency. However, smaller organisations and cooperatives are exempt from these reporting requirements. Without reliable data, it becomes difficult to evaluate whether gender equality measures are improving, whether binding mandates are implemented effectively and whether voluntary guidelines and frameworks are producing meaningful outcomes beyond formal compliance.

Except for Workplace Gender Equality Agency in Australia, gender equality monitoring frameworks are fragmented, with responsibility divided between ministries, cooperative federations, and gender agencies. This lack of coordination results in underreporting of progress and missed opportunities for cross-country learning. The common recognition emerging from the analysis is that gender equality cannot be mainstreamed effectively without data-driven accountability, routine gender audits, and outcome-based monitoring.

Shifting Cultural and Social Norms

Lastly, the analysis shows that patriarchal social norms and gender stereotypes continue to shape the cooperative landscape in every country. Women often face invisible barriers, from family expectations to restricted mobility that hinder their full participation and leadership. Yet countries like the Philippines and Fiji demonstrate that social norms can evolve through community-based awareness campaigns, male-engagement programs, and local advocacy. The regional trend suggests growing acknowledgment that gender equality cannot be achieved solely through legal or institutional reform, it must be accompanied by cultural transformation that normalizes women's leadership, shared caregiving, and equal decision-making.

4.2 Different Approaches to Gender Equality

Despite a shared regional commitment to gender equality, the approaches adopted by the ten countries differ significantly in their legal foundations, the balance between binding mandates and non-binding policy frameworks, enforcement strength, and sociocultural environments.

Differences in Legal Enforceability and Policy Frameworks

One of the most notable distinctions lies in whether gender equality provisions within cooperatives are legally binding or aspirational. Countries like Nepal and the Philippines have enacted statutory mandates. Nepal's *Cooperative Act (2017)* enforces a 33% representation quota for women in cooperative leadership, while the Philippines' *Cooperative Code (RA 9520)*, together with the *Magna Carta of Women (RA 9710)*, institutionalizes gender equality as a cooperative principle through mandatory GAD committees and budget allocations. These frameworks make gender inclusion a matter of compliance rather than choice.

In contrast, countries such as Malaysia, Sri Lanka, and Fiji rely more heavily on non-binding instruments, including national cooperative policy frameworks, apex-body guidelines, and voluntary codes of conduct, where gender inclusion is encouraged but not legally mandated. Jordan, Australia, and South Korea adopt cross-sectoral equality frameworks that extend to cooperatives through binding non-discrimination and workplace gender equality laws, rather than through cooperative-specific gender statutes. This difference shapes how deeply gender mainstreaming is institutionalized: where legal mandates exist, enforcement tends to be stronger, whereas voluntary systems often depend on leadership commitment and donor incentives.

Differences in Institutional Capacity and Apex-Body Engagement

Institutional infrastructure also varies considerably across countries. In the Philippines, the *Cooperative Development Authority (CDA)* operates as a dedicated gender-regulatory body, issuing circulars, conducting gender audits, and mandating annual GAD budget reports. Nepal's National Cooperative Federation (NCF) and India's cooperative ministries similarly play active oversight roles. By contrast, apex organizations in Sri Lanka or Malaysia focus primarily on training and awareness, with limited regulatory authority.

This variation in institutional strength directly influences implementation. Countries with strong and well-resourced apex institutions display coherence between policy and practice, while those lacking institutional champions often face fragmentation. For example, Malaysia's ANGKASA successfully facilitates women's training and leadership programs but lacks enforcement power, whereas the Philippines' CDA can impose compliance obligations. Thus, the presence of an empowered apex authority is a key differentiator in how gender equality policies move from policy to practice. Thus, the presence of an empowered apex authority is

a key differentiator in how binding mandates are enforced and how non-binding guidelines are translated into practice.

Divergence in Focus: Representation vs. Empowerment

Another major difference lies in the focus and intent of gender interventions. In countries like Nepal and India, gender measures prioritize representation quotas and leadership inclusion, reflecting a rights-based approach. Conversely, Fiji, Malaysia, and Vietnam emphasize economic participation and empowerment through women's cooperatives, entrepreneurship, and training programs, even without formal quotas. Australia and South Korea emphasize workplace equality and organizational culture rather than cooperative-specific gender structures, viewing gender inclusion as part of broader corporate governance.

This divergence highlights two philosophical approaches:

- Structural equality (ensuring representation and institutional reforms) versus
- Substantive equality (ensuring economic empowerment and outcome-based inclusion)

While both are essential, the regional experience shows that countries focusing solely on representation risk creating tokenism, whereas those emphasizing empowerment without representation struggle with voice and governance inclusion. A balanced approach, as seen in the Philippines' combination of mandatory representation requirements and legally mandated GAD budgeting, tends to yield more sustained progress.

Variation in Financial Commitment and Gender Budgeting

The allocation of resources for gender equality varies widely. The Philippines is the only country with a nationally institutionalized gender budgeting framework, requiring a minimum 5% of cooperative budgets to be spent on gender and development activities. India, Nepal, and Malaysia support gender inclusion primarily through specific programs, revolving funds, or government schemes but lack mandatory financial earmarking. In Sri Lanka, Jordan, and Fiji, gender programs are often donor-driven or project-based, limiting their sustainability.

This divergence demonstrates that without dedicated financing, gender equality commitments often remain aspirational or programmatic rather than operationalized through enforceable mechanisms. Countries with stable, institutionalized funding channels are better equipped to mainstream gender objectives into cooperative development, conduct training, and sustain awareness programs.

Differences in Socio-Cultural Context and Patriarchal Constraints

The influence of patriarchal social norms and cultural expectations differs substantially across the region. South Asian countries such as India, Nepal, and Sri Lanka continue to grapple with deep-rooted gender stereotypes, limited mobility for women, and the expectation of unpaid care work, all of which constrain women's participation in leadership and governance. These factors lead to time poverty and hinder women's attendance at meetings, training sessions, and decision-making forums.

Conversely, in Australia, South Korea, and Jordan, higher female literacy and labor-force participation have led to more balanced representation in cooperatives, though women still encounter glass-ceiling effects in senior positions. Fiji's community-based cooperative model reflects a hybrid scenario, strong women's participation at the grassroots level, but cultural norms still influence leadership selection.

These contextual differences underscore that legal reform alone cannot dismantle patriarchy; countries that complement laws with community-level awareness campaigns, childcare support, and male-engagement programs demonstrate more sustainable shifts in gender norms.

Variation in Monitoring, Data, and Accountability Mechanisms

Monitoring and evaluation frameworks show sharp contrasts across countries. The Philippines and Nepal have formalized gender auditing and data reporting mechanisms, linking compliance with funding or registration. Australia has a national mandatory annual gender audits for all organizations (and cooperatives) above 100 employees, monitoring progress with regards to gender balance, pay equity, flexible work arrangements, parental leave etc. In other countries, data collection remains sporadic and non-standardized. India and Vietnam collect partial gender data through national cooperative surveys, while Malaysia, Sri Lanka, and Fiji rely on ad hoc assessments.

This disparity limits evidence-based policymaking. Countries with systematic data systems are able to track progress and refine policies, while those without rely on anecdotal evidence. The gap also affects visibility: without disaggregated data, women's contributions remain undercounted, reinforcing the misconception that cooperatives are gender-neutral spaces.

Differences in Policy Integration and Cross-Sectoral Coordination

While gender equality has entered the legal, policy, and strategic discourse of all ten countries, the degree to which these commitments are integrated into cooperative-specific regulations and frameworks varies. The Philippines, India, and Vietnam demonstrate stronger linkages embedding gender within cooperative policy reforms and national strategies. In contrast, Sri Lanka and Malaysia show fragmented implementation, where gender policies exist in isolation from broader cooperative development agendas.

Similarly, coordination between ministries of gender, labor, and cooperatives differs. Countries with formal coordination mechanisms, such as inter-ministerial committees in Nepal or CDA partnerships in the Philippines, display better synchronization and accountability than those where agencies operate independently.

Disparities in Leadership Development and Capacity-Building Programs

Leadership training and mentorship programs for women are uneven across the region. Countries like Malaysia, Fiji, and the Philippines invest heavily in structured leadership development, pairing training with access to credit and networking opportunities. Others, like Sri Lanka and Vietnam, have emerging initiatives but lack institutional funding and scale. Without sustained leadership development, even well-intentioned quota systems risk perpetuating dependency and symbolic participation.

4.3 Comparative Analysis

A comparison across the ten countries indicates that all countries possess binding national legal protections for gender equality that also apply to cooperatives. However, only a subset— notably the Philippines and Nepal, and India—explicitly translate these cross-sectoral legal mandates into cooperative-specific compliance mechanisms, such as regulatory circulars, mandatory reporting requirements, or cooperative audits.

In countries such as Australia, South Korea, and Jordan, gender equality considerations are enforced primarily through robust national cross-sectoral anti-discrimination and gender equality legislation, rather than through cooperative-specific gender regulations. Importantly, compliance with these laws is not voluntary; what remains voluntary is the adoption of additional cooperative-specific gender structures, such as internal gender committees or targeted leadership programs.

In Malaysia, Vietnam, Sri Lanka, and Fiji, the gap between national gender legislation and cooperative practice is often bridged through apex-body initiatives, administrative measures, and development programs rather than statutory cooperative obligations. While these initiatives play an important supportive role, their non-binding nature results in uneven adoption across cooperatives.

Overall, the analysis suggests that cooperatives function most effectively as gender-responsive institutions when binding national gender laws are operationalized through cooperative-level regulations, oversight mechanisms, and accountability frameworks. Where such translation mechanisms are weak or absent, gender equality tends to remain compliant at the workplace level but underdeveloped within cooperative governance and leadership structures.

4.4 Best Practice for Gender Equality in Cooperative Sector by Country

Across the ten case studies, several best practices emerge that demonstrate how gender equality in cooperatives can move beyond aspirational commitments and non-binding frameworks to measurable outcomes. While the institutional contexts differ, these experiences share three underlying principles:

- (1) gender equality must be both a legal and operational priority,
- (2) it must be resourced and monitored, and
- (3) it must be supported by cultural and institutional transformation.

4.3.1 Australia – Accountability and Public Reporting

Australia's *Workplace Gender Equality Act (2012)* sets a global benchmark for transparency and accountability. All entities above a certain size (100 employees), including cooperatives, must report annually to the *Workplace Gender Equality Agency (WGEA)* on indicators such as pay equity, representation, parental leave and flexible work.

The cooperative sector, represented by the *Business Council of Cooperatives and Mutuals (BCCM)*, complements this framework through voluntary initiatives like *Women in Mutuals*, promoting mentorship and visibility. Australia's model illustrates that mandatory reporting coupled with voluntary networking produces cultural as well as structural change.

4.3.2 Fiji – Community-Level Empowerment and Inclusive Design

Fiji's cooperative development approach centers on community-based empowerment. Through the *Ministry of Women, Children and Poverty Alleviation* and donor-supported initiatives such as *Women's Fund Fiji*, women's cooperatives receive small grants, technical training, and awareness programs on leadership and gender rights.

This grassroots model emphasizes inclusivity, accessibility, and the transformation of local norms. By combining financial support with awareness and peer learning, Fiji demonstrates how bottom-up empowerment can complement top-down legal reforms.

4.3.3 India – Legal Integration and Workplace Protection

India's cooperative movement integrates gender equality through a blend of constitutional reform, legislative action, and social-development policy. The *Multi-State Cooperative Societies (Amendment) Act 2023* introduces gender-inclusive governance provisions, while national labor and equality laws — such as the *Equal Remuneration Act (1976)* and the *POSH Act (2013)* extend protections to cooperative employees.

In parallel, the *National Cooperative Policy (2023)* promotes women-led cooperatives in sectors like dairy, handicrafts, and micro-finance. State-level federations conduct gender

training, and cooperatives are linked to government credit programs under *Stand-Up India* and *PMEGP*.

India's model illustrates the value of mainstreaming gender through multiple entry points legal, developmental, and economic — thereby ensuring that equality is not confined to governance but extends to workplace rights and financial empowerment.

4.3.4 Jordan – Legal Incentives and Alignment with SDGs

Jordan integrates gender equality into its cooperative reform agenda through the *Jordan Cooperative Corporation (JCC)*. The JCC aligns cooperative guidelines and incentive mechanisms with the National Strategy for Women (2020–2025) and SDG 5, incorporating minimum female-representation requirements and incentive schemes for women-led cooperatives.

The Jordanian experience demonstrates how incentive-based regulation combining legal reform with financial or administrative benefits can motivate organizations to adopt gender-inclusive governance even within traditionally conservative contexts.

4.3.5 Malaysia – Apex-Led Leadership and Financial Inclusion

Malaysia's apex body, ANGKASA, has pioneered women-focused programs that combine leadership training with access to finance. Through initiatives such as the *Koperasi Wanita* program and the *National Women's Policy (2021–2030)*, ANGKASA offers capacity-building workshops, entrepreneurship grants, and gender-sensitive governance training for cooperative boards.

Malaysia's success lies in the integration of credit, skills, and mentorship, ensuring that women leaders are both financially empowered and institutionally supported. This approach highlights the pivotal role of apex organizations as catalysts for gender transformation in cooperative systems.

4.3.6 Nepal – Quota Enforcement and Women's Federations

Nepal stands out for embedding affirmative representation within its cooperative governance structure. The *Cooperative Act (2017)* mandates that at least 33 percent of board members in all cooperatives be women. This quota is backed by constitutional guarantees and reinforced by active women's federations and the *National Cooperative Federation (NCF)*.

Beyond quotas, Nepal's federated women's networks provide continuous leadership training, exposure visits, and advocacy that enable women leaders to function effectively. This dual approach, legal representation combined with capability enhancement has produced one of the highest rates of female leadership in cooperatives across South Asia.

Nepal's experience shows that quotas must be paired with training and monitoring to prevent tokenism and sustain participation.

4.3.7 Philippines – Gender Budgeting and Institutional Mainstreaming

The Philippines provides one of the region’s most comprehensive models for cooperative gender mainstreaming. Under the *Magna Carta of Women (2009)* and *Cooperative Code (RA 9520)*, every cooperative is required to establish a Gender and Development (GAD) Committee, allocate at least 5 percent of its annual budget for gender initiatives, and report gender activities to the *Cooperative Development Authority (CDA)*.

This system ensures that gender equality is not an optional activity but an embedded budgeting and accountability process. The CDA’s gender audit tools further institutionalize monitoring, linking compliance with registration and renewal. As a result, cooperatives have integrated programs for leadership training, violence-prevention, and gender-sensitive workplaces.

The Philippine model illustrates that gender equality gains traction when legally binding mandates, dedicated financing, and monitoring mechanisms are connected through clear institutional accountability.

4.3.8 South Korea – Cross-Sectoral Compliance and Gender Budgeting

South Korea applies a cross-sectoral approach anchored in the *Framework Act on Gender Equality (2015)* and the *Framework Act on Cooperatives (2012)*. These laws mandate gender-responsive policies across all institutions, including cooperatives, and require public bodies to submit gender-budget statements.

Although not cooperative-specific, these provisions have promoted voluntary gender compliance through national reporting and audits. The government’s emphasis on parental leave, pay-equity, and anti-discrimination has cultivated an enabling environment for women’s cooperative participation. Korea’s experience demonstrates the effectiveness of mainstreaming equality through comprehensive governance systems rather than isolated sectoral mandates.

4.3.9 Sri Lanka – Institutional Gender Policy and By-Law Reform

Sri Lanka’s Gender Integration Policy (2023) for cooperatives represents a significant step toward formalizing gender equality at the institutional level through apex-body–led guidelines rather than statutory mandates. The policy prescribes the appointment of gender focal points, revisions to cooperative by-laws to ensure parity in membership and leadership, and the establishment of internal grievance mechanisms.

Although implementation remains nascent, Sri Lanka’s structured, policy-driven approach offers a replicable model for countries transitioning from ad-hoc gender programs to systematic institutional frameworks.

4.3.10 Vietnam – Integration into National Gender Strategies

Vietnam exemplifies policy coherence between national gender priorities and the cooperative sector. The *Cooperative Law (2012, amended 2023)* incorporates gender-equality clauses consistent with the *National Strategy on Gender Equality (2021–2030)*. The *Vietnam Women’s Union* partners with cooperative federations to promote women’s entrepreneurship, access to credit, and digital-skills development.

This alignment ensures that cooperative reforms are guided by national gender goals, allowing for measurable progress indicators and resource allocation. Vietnam’s approach underscores that embedding gender targets in both national and sectoral plans strengthens accountability and attracts sustained investment.

5. Summary of Factors Preventing Gender Equality in Asia Pacific Cooperatives

Despite progressive legal frameworks and a growing number of gender-focused cooperative initiatives, significant gaps and challenges persist across the ten countries reviewed. These challenges reveal that while many nations have articulated strong legal commitments and policy intentions, the journey from formal mandate or guidance to transformative gender outcomes remains incomplete. The obstacles are both structural and cultural, spanning the areas of enforcement, financing, representation, data systems, and societal norms.

5.1 Structural and Socio-cultural Barriers

5.1.1 Persistent Patriarchal Norms and Cultural Barriers

Across all countries, patriarchal social structures continue to be the most persistent obstacle to gender equality in cooperatives. Deep-rooted cultural beliefs about women's roles in the family and society limit their mobility, time, and authority. Even in legally progressive contexts, women often self-exclude due to social stigma, lack of confidence, or resistance from family members.

For example, in South Asia, particularly in India, Nepal, and Sri Lanka, women's cooperative participation is constrained by domestic workloads, limited access to transport, and societal disapproval of women in public leadership. In conservative societies like Jordan, cultural norms shape perceptions of women's leadership legitimacy, leading to self-censorship and underrepresentation.

Addressing these challenges requires more than policy, it demands societal transformation. Gender sensitization programs, male engagement initiatives, and community-level awareness campaigns are essential to challenge stereotypes and normalize women's leadership within cooperatives.

5.1.2. Participation in Co-operatives

Women's low labour force participation, and consequently lower participation in cooperatives, is a multilayered challenge shaped by legal, institutional, economic, and sociocultural factors. While the overarching challenge is the number of women entering co-operatives, the next layer of challenge is whether their participation is effective and meaningful, and whether it is helping these women. Even as we see an increasing trend regarding women's participation across countries, these gains come with a multitude of issues.

- ***Patriarchal Setups across countries***

The inherent patriarchal setup in different countries at multiple levels translates to a burgeoning force restricting women from participating in the labor force. We see these patriarchal setups manifested in the form of carework responsibilities placed upon women, along with limited education, restricted autonomy, and overarching forces of patriarchal power and control. These manifestations of patriarchal setups work together sometimes in overt and majorly in covert ways to systematically obstruct women's effective participation. In Nepal and India, for instance, deeply embedded gender roles restrict women's access to paid labor and cooperative participation. In Jordan, cultural conservatism similarly limits women's engagement in cooperative spaces, despite government incentives for female entrepreneurship.

Conversely, countries like Fiji and the Philippines have made incremental progress through gender awareness campaigns and women-led cooperative models, though patriarchal values continue to shape decision-making at household and community levels. Across the region, these patriarchal setups often work covertly, sustaining invisible barriers that normalize women's limited presence in the public and economic sphere.

5.2 Institutional and Regulatory Barriers

5.2.1 Weak Enforcement and Implementation Mechanisms

A key challenge across all countries is the gap between legally binding mandates or articulated guidelines and their on-ground implementation or uptake.

Even where gender equality is legally enshrined such as Nepal's 33% quota or the Philippines' GAD budget mandates, enforcement mechanisms remain inconsistent. Local-level cooperatives, especially smaller and rural ones, often lack awareness of applicable legal requirements or the institutional capacity to comply with binding mandates and reporting obligations. Monitoring bodies rarely have sufficient resources or staff to oversee compliance, resulting in partial or symbolic adherence.

In India and Sri Lanka, for example, state cooperative departments face limited capacity to audit thousands of small societies. Similarly, while Jordan and Malaysia have articulated gender-inclusive commitments through national strategies and apex-body frameworks, cooperative-specific enforcement mechanisms and sanctions remain limited. The outcome is that, in the absence of cooperative-specific enforcement mechanisms, gender inclusion often depends on leadership commitment rather than clearly operationalized accountability structures.

This enforcement gap reveals that gender equality in cooperatives cannot thrive without dedicated monitoring, compliance incentives, and capacity-building mechanisms integrated into cooperative governance systems.

5.2.2 Fragmented Institutional Coordination

In many countries, gender equality responsibilities are divided between cooperative ministries, gender commissions, and apex federations, often with little coordination. This fragmentation leads to duplication of efforts or, worse, institutional inertia in translating legal and policy commitments into cooperative-level practice. For instance, gender units may exist within cooperative departments but lack communication with national women's ministries or local cooperative boards.

Countries such as the Philippines and Vietnam have made progress through cross-sectoral coordination mechanisms, but most others continue to struggle with institutional silos. The absence of unified frameworks reduces efficiency and limits policy impact. Coordinated inter-ministerial task forces and apex-body partnerships are therefore vital to operationalize gender objectives effectively.

5.2.3 Lack of political imagination in acknowledging the absence of women's participation

In countries where women's participation in cooperatives is notably low, gaps in binding laws, enforceable regulations, financing mechanisms, and institutional frameworks come to the forefront. The absence of binding mandates and operational frameworks is compounded by the lack of dedicated funding for women's labor force participation. The lack of political prioritization of enforceable gender measures and financing highlights the failure of the political imagination acknowledging the underrepresented women's participation, which further reinforces the same pattern of underrepresentation.

For example, in Sri Lanka and Vietnam, cooperative laws mention equality but do not provide mechanisms or resources to operationalize it.

By contrast, India's National Cooperative Policy (2023), as a non-binding policy framework, and the Philippines' legally mandated GAD Budget framework illustrate how political will—when supported by enforceable budgeting mechanisms—can make a tangible difference. Countries where such political acknowledgment is not translated into binding laws, financing mechanisms, and accountability structures continue to reproduce patterns of exclusion, as the absence of gender-responsive laws, financing, and accountability structures effectively keeps women on the margins of the cooperative movement.

5.3 Organisational Capacity, Leadership and Tokenism

5.3.1 Tokenism and Limited Influence in Leadership

While representation of women in cooperative boards has increased, many countries still struggle with token participation rather than substantive leadership.

In Nepal, India, and the Philippines, quotas and reserved seats have raised women's visibility in decision-making bodies, yet women often occupy non-executive or secondary positions with little strategic power. Cultural barriers and entrenched gender hierarchies restrict women's voices, and decision-making authority frequently remains concentrated in male hands.

This “numbers without influence” phenomenon, or tokenism, reflects a broader structural issue the absence of mechanisms to ensure women's meaningful engagement in leadership roles. Without leadership training, mentorship, and institutional reforms that value women's input, representation risks becoming a symbolic compliance measure rather than a vehicle for change.

5.3.2 Decision Making in Co-operatives

Meaningful participation by women in co-operatives requires having adequate say, autonomy, and power surrounding decision-making. In the absence of decision-making authority and responsibilities, participation stays limited to being a mere number. A major challenge visible in co-operatives is the inadequate representation of women in decision-making positions; moreover, even after reaching such positions, they face issues of limited influence and tokenism. The major factors responsible for the underrepresentation of women in decision-making roles within co-operatives include:

- ***Patriarchal Systems and Mindsets***

One of the reasons that inhibits women from reaching decision-making positions in co-operatives is the patriarchal assumptions and biases that work within such spaces. These biases perceive women as inadequate, less qualified, or incapable of holding power positions and performing well in them. Another major hindrance is the familial and care work responsibilities that surround women, which further make it difficult for them to dedicate sufficient time to decision-making positions.

In Nepal, despite the 33% quota for women on cooperative boards, women often remain secondary decision-makers, with limited say in financial or strategic matters. In India, women frequently serve as “silent members” on boards dominated by male voices. Similarly, in Malaysia, while training programs through ANGKASA have helped women gain leadership skills, the persistence of male-dominated cooperative cultures limits their influence.

These examples demonstrate that representation without attitudinal change does little to shift power structures within cooperatives.

- ***Lack of regulations and mandates***

In many countries, provisions addressing women's participation in cooperative boards, management, or membership are framed as non-binding guidelines or recommendations rather than enforceable mandates. Even where gender-related provisions exist, they often lack clear enforcement mechanisms, making compliance uneven and dependent on institutional leadership rather than statutory obligation.

- ***Lack of effective measurement frameworks, timely evaluation, and feedback***

The existence of binding regulations, non-binding policies, and institutional frameworks does not by itself guarantee effective implementation or uptake. In many countries, even when a policy (regarding women being in decision-making positions) is in place, there is no measurement system to determine if it has actually had an impact. Without such monitoring and evaluation systems, it is nearly impossible to gain insights into the extent and reality of policy implementation at the grassroots level. Moreover, the absence of a feedback mechanism exacerbates this issue, as individuals cannot report back if the implementation of binding mandates or the adoption of non-binding guidelines regarding women in decision-making roles is not being carried out effectively.

- ***Tokenism***

Often, women's representation on the board is merely a means to maintain the image that the co-operative values and implements policies regarding women's representation. The ground reality in such cases is often that women hold board-level positions just to fulfill formal or legally required representation provisions, and they do not wield any power even after occupying those positions.

5.3.3 Lack of Awareness and Capacity Among Cooperative Leaders

Many cooperative leaders, particularly at the grassroots level, lack understanding of applicable gender-related legal obligations, guidelines, and their relevance to cooperative performance. Gender equality is often perceived as a social issue rather than an economic advantage. This attitudinal gap leads to superficial compliance and resistance to gender audits or reporting requirements.

Capacity-building for both male and female leaders focusing on gender sensitivity, inclusive leadership, and the economic value of equality remains underdeveloped in most countries. Without transforming institutional mindsets, gender policies risk remaining bureaucratic formalities rather than drivers of innovation and inclusion.

5.4 Economic and Market Barriers

5.4.1 Financial Constraints and Unsustainable Funding

Gender mainstreaming initiatives are often underfunded and short-lived. With the exception of the Philippines, where GAD budgeting ensures regular resource allocation most countries depend on project-based or donor-driven financing for women's cooperative programs. When donor cycles end, activities such as leadership workshops or awareness campaigns are discontinued.

Moreover, women's cooperatives face structural barriers to accessing finance: lack of collateral, low credit scores, and limited financial literacy. Even when credit lines are available, bureaucratic procedures and gender bias in lending institutions impede women's access. The absence of dedicated funds or gender-responsive financial mechanisms weakens the sustainability of inclusion programs.

This highlights the need for institutionalized financing frameworks through government grants, cooperative development funds, or revolving credit lines to ensure that gender inclusion is not dependent on temporary external support.

5.4.2 Credit Systems

Inadequate credit systems, lack of appropriate financial resources, and absence of funding programs directly translate to women's ineffective participation and retention in cooperatives. Often, even when such funding resources are available, women either lack adequate information about them or, even if they are aware, struggle to access those resources. The major factors that hinder women's access to adequate credit mechanisms are:

- ***Patriarchal systems and lack of family support***

In a majority of cases, women lack adequate financial support from their families. In the event that a financial decision goes awry, they are unable to rely on their families for financial help. Furthermore, patriarchal systems in place prevent access to credit for women, inhibiting funding programs and other resources that might be helpful. Another byproduct of gendered systems and limited financial knowledge is that even when funding programs are available, women are scared to access them and often unable to reach those resources.

- ***Gendered trust mechanisms***

The trust mechanisms surrounding credit systems in various countries show a preference for men over women, as these systems tend to trust men more to repay loans than women. Therefore, gendered trust mechanisms make it difficult for women to access the financial resources required, and consequently, participation in co-operatives becomes challenging and cumbersome.

5.4.3 Inequality in Access to Markets and Decision-Making Value Chains

Even where women participate actively in production cooperatives, they often remain excluded from value chain decision-making such as marketing, procurement, and pricing. This economic marginalization reduces the profitability of women's cooperatives and limits their sustainability.

Countries like Fiji and Malaysia have begun addressing this gap through training and market-linkage programs, but elsewhere, women's contributions remain undervalued. Without targeted interventions to integrate women into higher-value segments, cooperatives risk perpetuating gendered economic hierarchies.

5.5 Data, Monitoring and Evaluation Gaps

Across the ten countries, there is a striking lack of standardized, sex-disaggregated data on cooperative participation, leadership, wages, and outcomes. Only a few, notably the Philippines and Nepal have initiated structured gender audits or require gender-related reporting. Most cooperative registries track membership numbers but fail to capture qualitative indicators such as women's influence in decision-making, satisfaction, or income growth.

This data deficit has two consequences: first, it obscures the real picture of gender dynamics in cooperatives; second, it weakens accountability for both the implementation of binding mandates and the effectiveness of non-binding guidelines and programs. Policymakers are unable to design targeted interventions without evidence on where gaps exist. Regular gender audits, harmonized indicators, and integrated data systems between national cooperative departments and gender ministries remain an urgent regional need.

5.6 Infrastructure, Care and Support Systems

The lack of enabling social infrastructure childcare facilities, safe transportation, flexible work arrangements, and gender-friendly meeting spaces remains a practical barrier to women's active participation in cooperatives.

In rural cooperatives, meeting schedules often conflict with women's domestic responsibilities. Without supportive services like community crèches or stipends for travel, many women are unable to sustain active engagement.

This challenge is particularly acute in low-income countries where cooperatives serve as the primary form of livelihood organization. Addressing it requires integrating social protection

and gender-support measures into cooperative development frameworks, a step only a few countries have begun to take.

5.7 Ecosystem and Program Sustainability

5.7.1 Lagging Ecosystem development

The entire ecosystem surrounding the well-functioning of cooperatives, including women's education, care work responsibilities, and policies, presents a significant and persistent challenge. Improvement in this ecosystem would directly translate to increased opportunities for women to effectively participate, contribute, and benefit from cooperatives.

- **Education**

The low level of education among women is a significant contributor to the decrease in effective cooperative participation. Here, education encompasses adequate information about cooperatives, knowledge of financial and credit systems, and basic literacy. Women often lack information about cooperative-led trainings and struggle to identify the available learning and knowledge resources.

- **Care work**

Care work activities can include, but are not limited to, cooking, caring for the elderly, children, and others, cleaning, washing, and other household responsibilities required to maintain life, but are not paid for. A significant burden of performing care work activities falls on women. Further, care work is labour-intensive, emotionally taxing, and extremely time-consuming, which continues throughout the lives of women without a pause. The burden of care work activities on women translates directly to their participation in other areas of life, such as cooperative activities. The all-encompassing nature of care work makes it a significant issue affecting women in cooperatives.

- **Leave, HR laws, and workplace policies**

While some countries have adequate HR policies, especially around leaves, many others either fail in this regard or have policies that are not functioning well. The inadequacy or weak enforcement of women-friendly labour laws and workplace policies is another ecosystem-related challenge that needs urgent redressal. Without appropriate labour laws, enforceable HR regulations, and supportive workplace policies, it is not possible to achieve a significant quantitative and qualitative shift in women's cooperative presence, retention, and engagement.

5.7.2 Sustainability and Continuity of Gender Programs

Finally, many gender initiatives in cooperatives suffer from short lifespans and dependence on external actors. When donor funding ends or leadership changes, gender activities are

often discontinued. Institutional memory is weak, and best practices are rarely documented or shared systematically. This lack of continuity undermines the cumulative impact of years of gender advocacy and training.

Creating sustainable gender frameworks therefore requires embedding gender equality into core cooperative governance systems, compliance mechanisms, training curricula, and financial planning, rather than treating it as a project-based or donor-driven add-on.

6. Guiding Principles for Future Initiatives

This comparative review of gender equality in cooperatives demonstrates that the region stands at a pivotal stage. While legislative frameworks, non-binding policy instruments, and institutional awareness have advanced considerably, the next decade must focus on deepening impact, scaling successful practices, and closing structural gaps.

The future outlook for gender equality in cooperatives therefore requires a three-dimensional strategy: strengthening legal foundations and policy frameworks, ensuring sustained financing and institutional capacity, and transforming social norms to create inclusive cooperative ecosystem

6.1 Strengthening Legal and Institutional Frameworks

Legal reforms have laid important groundwork, but future progress depends on translating broad gender commitments and policy intentions into operational and enforceable cooperative-level frameworks. Countries that currently rely on voluntary or aspirational gender provisions should move toward binding cooperative regulations, including minimum representation standards, anti-discrimination clauses, and gender-responsive by-laws. Legal mandates must be accompanied by clear compliance mechanisms, such as periodic gender audits, reporting obligations, and sanctions for non-compliance.

A future regional goal should be to develop a ‘Model Gender Framework for Cooperatives in Asia-Pacific’ — a harmonized reference instrument adaptable to national contexts. This framework could outline recommended provisions on women’s participation, leadership quotas, gender budgeting, and grievance redressal systems in, serving as a reference point for national cooperative federations and ministries.

In parallel, apex cooperative bodies should strengthen their roles as coordination, oversight, and capacity-building institutions, with clearly defined regulatory responsibilities where mandated by law. Empowered apex organizations with dedicated gender cells, budgetary autonomy, and data systems will ensure consistent monitoring and enforcement.

6.2 Institutionalizing Gender-Responsive Financing

Sustainable financing is essential to transform gender inclusion from a short-term initiative into a long-term development strategy. Future cooperative regulatory frameworks and binding guidelines should include mandatory gender budget allocations, modeled on the Philippines’ GAD framework, which dedicates a fixed percentage of cooperative income to gender and development activities. Countries should also explore matching-grant schemes where cooperatives demonstrating gender inclusivity receive preferential access to government funds or concessional credit.

Establishing regional and national gender funds can further strengthen financial sustainability. These could support women-led cooperatives with start-up capital, training resources, and technical assistance. Partnerships with development banks, microfinance institutions, and private-sector CSR programs can expand resource pools.

Additionally, financial inclusion should extend beyond credit access to include insurance, savings, and digital finance, ensuring that women members can leverage cooperatives for comprehensive economic resilience.

6.3 Advancing Leadership and Decision-Making Equality

The next frontier for cooperative gender equality is transforming representation into influence.

Future strategies should emphasize leadership training, mentorship, and peer-support networks for women at different stages of cooperative involvement. Creating national and regional leadership academies for women in cooperatives can institutionalize capacity-building, ensuring continuity beyond donor cycles.

To combat tokenism, countries should adopt qualitative performance indicators within cooperative reporting and monitoring systems, measuring not just the number of women leaders, but their functional roles, voting rights, and policy contributions. Cooperative boards could be required to rotate leadership positions to ensure inclusive governance.

Promoting mixed-gender leadership teams and introducing leadership incubation programs for young women will ensure generational continuity and diversify cooperative leadership pipelines.

6.4 Building Enabling Social Infrastructure

Women's ability to participate meaningfully in cooperatives depends on access to supportive social infrastructure. Future cooperative laws, regulations, and development frameworks must therefore integrate provisions for childcare, safe transport, flexible working arrangements, and family-friendly workplaces.

Governments and cooperatives can co-finance community childcare centers or crèches, particularly in rural areas where time poverty is a major barrier. Encouraging digital participation — through hybrid meetings, online voting, and e-learning — can further enhance accessibility for women with domestic or mobility constraints.

These interventions should not be treated as social welfare but as economic enablers that expand the productive capacity of women and strengthen the overall cooperative ecosystem.

6.5 Investing in Data Systems, Research, and Monitoring

Future cooperative development must be grounded in evidence-based lawmaking, policy design, and program implementation. Countries should establish standardized, sex-disaggregated data systems for cooperatives, covering membership, leadership, income, wages, and benefits. Gender indicators must be integrated into annual cooperative reporting formats and linked to funding eligibility.

A Regional Gender Observatory for Cooperatives potentially coordinated by ICA Asia-Pacific or UN Women could serve as a hub for data sharing, policy benchmarking, and regional learning. Such a system would allow real-time monitoring of progress toward SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth).

Further, promoting research collaborations between universities, cooperative federations, and development agencies can generate contextual insights into the behavioral and cultural dimensions of gender inclusion — helping policymakers refine strategies over time.

6.6 Promoting Cultural Transformation and Male Engagement

No amount of legal reform or policy guidance can succeed without addressing the cultural and behavioral foundations of gender inequality. The future of cooperative gender equality depends on changing social attitudes that limit women's participation in public, financial, and leadership spaces.

Countries should invest in gender-sensitization campaigns that highlight the economic and social value of women's leadership. Engaging men as allies through male champions programs, inclusive training modules, and community dialogues can help dismantle stereotypes and redistribute domestic responsibilities.

Cooperatives themselves can act as agents of social change, organizing community events, storytelling campaigns, and mentorship exchanges that normalize women's economic leadership.

6.7 Regional Cooperation and Knowledge Exchange

Given the diversity of cooperative movements in the Asia-Pacific region, regional cooperation is essential to accelerate progress. Countries can benefit immensely from exchanging best practices, tools, and capacity-building programs through a Regional Gender Framework and Knowledge Network for Cooperatives

This platform could facilitate:

- Cross-country training for cooperative leaders and policymakers;
- Development of regional toolkits on gender budgeting, leadership training, and cooperative audits;

- Annual reporting on regional gender performance in cooperatives; and
- Joint advocacy for gender-responsive financing from regional development banks and international donors.

Encouraging collaboration among apex bodies can create peer accountability and policy diffusion, ensuring that innovative practices spread beyond national boundaries.

6.8 Integrating Gender Equality into the Future of Work and Climate Resilience

The future of cooperatives will also be shaped by emerging global challenges, automation, digitalization, and climate change. Gender equality efforts must therefore align with these transitions.

Women should be equipped with digital skills to engage in online cooperative management, e-commerce, and green entrepreneurship. Similarly, gender-responsive climate adaptation programs can empower women in agricultural and renewable-energy cooperatives to lead sustainable transitions.

Embedding gender equality within cooperative laws, strategies, and programmatic responses to these global trends will ensure that women are not left behind in the next wave of economic transformation.

6.9 Synthesis of Best Practices

Country researchers have independently identified case studies of cooperatives that are advancing gender equality or creating niche, context-specific systems. These are compiled in the Annexures for readers seeking detailed examples and practical insights.

Analysis of these ten country experiences yields several transferable best-practice themes:

1. **Legal Mandates with Operational Mechanisms**- Quotas or equality clauses are effective only when coupled with enforcement and actual inclusion to participate in decision-making. (Philippines, Nepal, India).
2. **Dedicated Gender Financing** - Gender-responsive budgeting (Philippines) ensures continuity and accountability.
3. **Apex-Body Leadership** - Empowered apex institutions (NCF, ANGKASA) translate policies into practice.
4. **Capacity Building and Mentorship** - Leadership and financial-literacy programs (Fiji, Malaysia, Sri Lanka) convert representation into capability.

5. **Cross-Sector Integration** - Alignment of cooperative laws, policy frameworks, and guidelines with national gender strategies (Vietnam, Jordan) enhances institutional coherence.
 6. **Transparency and Data Reporting** - Public disclosure and monitoring (Australia, Philippines) build accountability and drive cultural change.
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7. Conclusion

The review of gender-based policies in cooperatives across ten Asia-Pacific countries reveals that while significant progress has been made in integrating gender equality into cooperative frameworks, the distance between policy intent and lived reality remains considerable. Cooperatives in the region have increasingly acknowledged gender equality as both a principle and a practice, embedding it into their legal systems, institutional structures, and development strategies. Yet, across different social, political, and cultural contexts, women's participation in cooperatives continues to be shaped and often constrained by patriarchal norms, economic inequities, and systemic barriers that restrict their agency, leadership, and access to resources.

This report highlights that the potential of cooperatives as engines of empowerment and sustainability depends on how effectively they recognize and respond to gendered realities. Legal reforms and quotas, such as those in Nepal and India, have opened doors for women's representation; institutional initiatives like the Philippines' Gender and Development Budget framework and Malaysia's ANGKASA programs have shown how financial commitment and organizational leadership can sustain gender inclusion. However, these successes coexist with challenges- limited enforcement, tokenistic participation, weak data systems, and inadequate social infrastructure such as childcare and flexible work arrangements, that collectively weaken women's capacity to engage meaningfully in cooperative life.

To bridge this gap, the future of cooperatives in Asia and the Pacific must rest on systemic transformation rather than isolated interventions. Gender equality needs to be embedded not just in policy language but in institutional practice, funding priorities, leadership structures, and everyday operations. This requires a combination of mandatory representation, gender-responsive financing, continuing education and capacity-building, robust monitoring and evaluation mechanisms, and supportive care infrastructure. Equally important is the need to challenge patriarchal norms and reshape the cultural narratives that limit women's public participation and economic agency.

The findings of this report reaffirm that cooperatives are uniquely positioned to model inclusive and democratic development, but realizing this potential requires sustained political will, accountability, and collaboration. Governments, apex cooperative bodies, and regional organizations such as ICA Asia-Pacific must work together to create a harmonized and context-sensitive framework for advancing gender equality within the cooperative sector. Regional knowledge-sharing, mutual learning, and coordinated action can accelerate progress, ensuring that cooperatives continue to evolve as dynamic spaces of equity, empowerment, and collective resilience.

In essence, gender equality within cooperatives is not a peripheral aspiration, it is central to their identity and purpose. Building gender-inclusive cooperatives means building stronger,

fairer, and more sustainable communities. The path forward demands both structural reform and cultural transformation, ensuring that cooperatives across Asia and the Pacific live up to their founding values of solidarity, equality, and social justice for all.

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9. Case studies

CASE STUDIES



AUSTRALIA

Yenda Producer Cooperative Society Ltd, NSW, Australia

Contexts and facts about Yenda Producer's Cooperative Society Ltd (YPC)

Yenda Producers' Cooperative Society Ltd (YPC) is one of Australia's oldest continuously operating coops, established in 1925 in Yenda, NSW, Australia. It has 1500 members, employs around 100 staff and provides agricultural supplies and professional services in the rural Riverina district in NSW and Northeastern Victoria. It was originally established by and for small-scale farmers, some of which were returning soldiers from the first World War, to support them during the depression, bushfires and floods.

During 60, 70, and 80s, YPC expanded operations to include bulk handling, mechanisation from harvest to storage, processing and packing, increasing productivity. The Millenium drought in the early 2000s severely impacted farmers in the region, as has significant water policy change which has impacted on many irrigators water security. Despite the continued challenges, YPC has continued to grow. It now has 7 branches, operating in Southern NSW and Northeast Victoria, as well as three subsidiaries. Spencer and Bennett – Yenda Prods Pty Ltd, focussed on livestock selling and insurance brokering, Riverina Water Engineering, focussed on irrigation design and installation and Yenda Prods Grain Pty Ltd, focussed on grain storage and handling. As with most cooperatives, YPC's management and governance has evolved over the decades.

In recent decades it has strengthened its position due to a transformation in approach to its farmer members, from being just a reseller of their products, to becoming a collaborative partner to its members. YPC's agronomists and horticulturists now make on-farm visits to inspect crops and talk through different solutions to assist farmer members in decision-making which often leads to a stronger sense of ownership in the co-op. As the Cooperative has grown it has also had to place increasing focus on improving governance and compliance issues, such as work health and safety regulations.

There have also been significant changes in the demography within the farming community, as older farmers have retired, their farms have often transitioned to corporate ownership. This has seen a change in membership with some corporate members becoming very large customers.

Gender Equality Status and New Initiatives

One of the recent governance focuses has been on improving diversity on the board, as both gender and age diversity are important going forward to ensure the board composition reflects changes in their member base. YPC is still primarily made up of broad acre and horticultural farmer members but there has been a significant change in membership profile,

with a noticeable increase in members being town-based businesses, residents and hobby-farms that have different demands for products and niche crop advice.

While in the past, Directors used to be made up of representatives from different agricultural enterprises, there has been a gradual move to selecting directors based on the skills they bring to the board. YPC also requires that all directors on the board undertake the Australian Institute of Company Directors (AICD) within 12 months of appointment.

As societal roles have changed over the years, with more women increasingly being involved in active farming roles, YPC have undergone a transformation in gender amongst its members, staff and in the composition of the board.

“Only ten or so years ago, our Board was no different from most boards and was comprised solely of middle-aged men with something like 80 years of experience between just a couple of the directors and who sat on the board for a very long time” “However, the two chairs before me made a huge and concerted effort to encourage more diversity onto our board”.
Michele Groat

Around seven years ago, Michele Groat who had been an irrigation farmer with her husband Mark and loyal YPC member, was approached to sit on the board and jumped at the chance to take on the new challenge. “I have always loved what YPC stands for and the way they support farmers and give back to the local community, so thought it would be a really good experience for me and a chance to give back to an organisation that has been good to us”

Four years ago she became deputy chair and when the previous chair decided to retire after almost 15 years on the Board, 6 years as Chair, she became the first woman to Chair the Yenda Producers Cooperative in 100 years of operation.

Yenda Producer Cooperative has come a long way with regards to gender equality in senior roles in a relatively short period of time. The board is now comprised of four women and three men, with a woman as chair. In addition, almost 30% of the Senior Management Team are now women.

“We’ve gone from an all-male senior management just a few years ago to now having women fill the role of CFO and company secretary. And for the first time we have a female Branch Manager. So, we’ve gone from none to three female senior executives, and although all three were selected based on their skills and experience, not on their gender, we think it’s been a positive change and it’s something we’re proud of Michele Groat.”

Experiences and looking forward

Whilst the change in the gender balance has mostly been well accepted by members and staff, one of the challenges with such a rapid change is that some people are not used to women being in charge and making decisions, so there is still a need for a cultural shift among some

staff and customers. Likewise, there have been times when concerns or issues raised by women have not been taken seriously or acted upon.

Traditionally in the cooperative, women have had the unskilled admin roles, while men would be in the manager roles. But this too is changing as women are taking up more of the professional roles within the organisation.

YPC employees do have a right to flexible work arrangements and parental leave allowances, but depending on the role, sometimes this can be a challenge to support or accommodate them. Increasing the number of women on the board and in senior management will create greater opportunities and stronger support for staff to make use of these options.

Having more women in the organisation and among active members, has also led to changes in the way YPC offers members events. While previously YPC would organise trips catering mainly for male members, such trips now usually also cater for partners and there are more family events.

“Increasing women’s representation in leadership brings valuable diversity of perspective to YPC. This helps us better understand and support the full range of needs of farm businesses, including the family and community aspects that underpin them,” Michele Groat.

This has already influenced the charities and community events YPC funds, which are broadening to include a broader spectrum of activities including things like men’s and women’s health information nights, suicide prevention and skin cancer check-up clinics etc.

Michele doesn’t think there is a need for a specific national co-op gender policy, as there is already substantial mandatory gender equality reporting required annually. But she does think it’s important to follow up already existing policies within the organisation and ensure working conditions are comfortable and safe for women. Ensuring there is support for the very young and unskilled women, who may find it more challenging to work in a somewhat male dominated environment and not have the confidence to speak up if they feel intimidated or offended.

She also thinks there is a need to develop supporting external networks between women at senior level in the cooperative and mutual sector.

“It would be really helpful to have a network of mentors who would be happy to share their experiences and advice with those that reach out to them. Similarly, leadership programs designed specifically for women can be incredibly valuable, often fostering strong, supportive networks that continue long after the training ends,” Michele Groat.

(Based on the following sources: Interview (2019) by Prof Tim Mazzarol, Centre for Entrepreneurial Management and Innovation with Nayce Dalton (Chair) and Peter Calabria (Managing Director) about Yenda Producers Coop Accessed on 28-9-2025 from <https://bccm.coop/about-co-ops-mutuals/case-studies/yenda-producers-coop/>

Interview (28-8-2025) by Dr. Sidsel Grimstad, of Michele Groat (Chair elected 2024).
Yenda Producer Cooperative Society Ltd website: Accessed 28-9-2025
<https://www.yendaprods.com.au/>)

FIJI

Case Study 1 – Bia-i-Cake Women’s Cooperative

Hon. Manoa Kamikamica, Minister for Cooperatives in Fiji, has noted encouraging signs of women and youth-led cooperatives emerging in the country. He stated that the Ministry has implemented strategic programs aimed at increasing female participation in cooperatives, including making it easier for women to access grants and financial opportunities.

According to data shared by Hon. Kamikamica, the participation of women in cooperatives grew from 12 percent to 20 percent this year. He attributed this growth to targeted outreach campaigns, tailored training programs, and financial support systems by the Ministry that have encouraged more women to participate.

Hon. Kamikamica also highlighted that over the past three years, a total of 398 women and youth have been appointed to board positions within various cooperatives. This increase in leadership representation underscores the Ministry's commitment to gender and youth inclusion.

Looking ahead, Hon. Kamikamica emphasized the Ministry's dedication to further increasing the participation of women and youth in cooperatives through the development of more gender- and youth-sensitive policies. This reflects a strong commitment to fostering inclusivity and empowerment in Fiji's cooperative sector ("Cooperative ministry sees growth," 2025).

On January 9, 2025, the Bia-i-Cake Women’s Cooperative, based in Nagigi Village, Cakaudrove, reached a major milestone with the official launch of its 5-Year Strategic Plan. The event was officiated by the Deputy Prime Minister and Minister of Trade, Co-operatives, SMEs, and Communications, Hon. Manoa Kamikamica, and highlighted the cooperative’s progress in strengthening women’s leadership, economic independence, and community resilience. This achievement was made possible with the steadfast support of Women’s Fund Fiji (WFF), which has been instrumental in empowering women-led community initiatives across the country.

The Bia-i-Cake Women’s Cooperative was first established in 2020 during the COVID-19 pandemic, beginning as an informal group of just 10 women. Over the years, it has grown to more than 50 members, united by a mission to advance sustainable livelihoods, community-driven development, and women’s empowerment. The launch of the Strategic Plan represents a new chapter in the cooperative’s journey, setting out a clear roadmap for future growth and resilience.

Chairperson Alisi Lutu expressed her gratitude to WFF for their role in supporting the cooperative's development and emphasised that the Strategic Plan provides direction and renewed purpose for members. Alongside the plan, the cooperative unveiled a new logo, symbolising a revitalised identity and vision for the future.

The launch also showcased the cooperative's ongoing projects. With funding support from WFF under its Women's Leadership thematic area, the cooperative continues to run its tilapia farm, which plays a vital role in promoting food security and reducing reliance on external resources. Additionally, through a partnership with British American Tobacco (BAT), the cooperative established a greenhouse that will enhance farming techniques, allow diversification of crops, and contribute to economic growth in the local community.

For Women's Fund Fiji, this milestone reflects a broader mission of investing in women as leaders and changemakers. By supporting initiatives such as the Bia-i-Cake Women's Cooperative, WFF continues to demonstrate its commitment to advancing gender equality, rural development, and community transformation across Fiji (Women's Fund Fiji, 2025).

Case Study 2 - Almanah Hope Centre

Building Confidence and Skills for Marginalized Women. The Almanah Hope Centre, based in Tagaloli near Lautoka City, is a dedicated initiative by the Lifebread Stay Connected Foundation Fiji, focusing on marginalized women, especially those from rural or informal settlements. Their flagship program, 'Confident Woman,' is a four-week course delivered multiple times a year designed to build foundational personal development skills including self-esteem, gender awareness, leadership, change management, and financial literacy. The program is tailored particularly to women facing social challenges like domestic violence, unemployment, and climate impacts.

Since its inception, about 460 women have graduated from this program, many of whom have gone on to start businesses, pursue further education, or improve their community involvement. The Centre also supports women dealing with domestic abuse or social vulnerabilities, helping them find independence and strength.

Program delivery has evolved to reduce dropout rates by condensing session times and increasing family support awareness. The Centre also works to accommodate women with disabilities, including providing sign language interpreters. Additionally, partnerships with organizations such as the Ba Women's Forum and the Ministry of Trade, Co-operatives, Small and Medium Enterprises have expanded technical course offerings and business training workshops, including how to generate business ideas and apply for small business grants.

This comprehensive empowerment approach, including ongoing graduate support through alumni networks and efforts to accommodate remote or low-income participants, reflects the Centre's commitment to sustainably improving women's social and economic wellbeing in Fiji.

INDIA

Case Study 1 – Jharkhand Women Self-Supporting Poultry Co-Operative Federation Ltd. (JWSPCFL), Jharkhand, India

Introduction

Women's inclusion in cooperative structures remains a critical pathway for achieving both gender equity and sustainable rural livelihoods in India. In regions like Jharkhand, where poverty, migration, and lack of land ownership limit women's economic participation, innovative models of collective entrepreneurship have offered viable alternatives. Among these, the Jharkhand Women's Self-Supporting Poultry Cooperative Federation Ltd. (JWSPCFL) represents a pioneering effort. Established in 2005 under the Jharkhand's Self-Supporting Cooperative Societies Act (1996), it has emerged as a significant example of how cooperatives can mainstream gender, create leadership opportunities for women, and build community-based enterprises in competitive industries such as poultry.

This case study explores the Federation's journey, its organizational structure, and most importantly the various policies and interventions undertaken to promote women's inclusion. The analysis uses gender mainstreaming indicators to classify and explain these interventions in detail.

Background and Genesis of the Federation

The roots of JWSPCFL lie in the interventions of PRADAN (Professional Assistance for Development Action), an NGO that began experimenting with smallholder poultry models (SHP) in the mid-1990s. Learning from the Amul dairy cooperative, PRADAN sought to build a community-based poultry structure where rural women would collectively rear poultry and access markets.

By 2002, four poultry committees were registered in Jharkhand (Gumla, Torpa, Kuru, and Potka) with Jharkhand state department of cooperative and received government support of ₹12.5 lakh each to establish poultry sheds and initial working capital. Recognizing the need for greater bargaining power and collective services, these committees came together in 2005 to form the Jharkhand Women's Self-Supporting Poultry Cooperative Federation Ltd.

Today, the Federation has nine primary societies with over 5,300 women members, all of whom are smallholder poultry farmers. The Federation provides them with inputs, veterinary services, training, marketing, and access to financial and welfare benefits.

Table: Gender Mainstreaming Indicators and Interventions in JWSPCFL

Indicator	Policies / Interventions	Details / Explanation
Governance & Leadership	Women-only membership	100% of cooperative members are women poultry farmers, ensuring gender-exclusive ownership.
	Women-led Boards	Presidents of nine primary societies (all women) constitute the Federation's Board of Directors.
	Democratic decision-making	Monthly board meetings on budgets, production, and cooperative rules are conducted by women leaders.
	Women in leadership pipeline	Village supervisors and SHG leaders promoted into cooperative leadership positions.
Capacity Building & Training	Pre-batch training	Before each batch, training on shed preparation, feeding, vaccination, and hygiene.
	Supervisor training	Higher-level training for village supervisors on monitoring, record-keeping, and veterinary protocols.
	Exposure visits	Practical learning through visits to established poultry farms and training centers.
	Veterinary & technical support	In-house veterinarians (including women professionals) provide continuous technical and advisory support.
Economic Empowerment	Shareholding system	Each member purchases cooperative shares (₹100 each), ensuring equity participation and ownership.
	Efficiency Index (EI) model	Payments to farmers are linked to productivity using the EI model. The model uses indicators like livability, body weight, feed conversion, and rearing period. This is in the perspective of the batch of chicks.
	Deferred Grower Charge	Instead of standard dividends, profits distributed to active poultry-raising women members.
	Layer poultry model	The egg production program ensures regular monthly income for women.
	Incentives & recognition	Best performers receive small gifts, recognition during annual meetings, and higher margins under EI.
Social Protection & Welfare	Welfare fund	Members contribute ₹100 per batch; funds used for insurance, education, and emergencies.
	Life insurance	Members and their families are covered under cooperative-managed insurance schemes.

	Education support	Scholarships and assistance are provided for members' children, particularly district matriculation toppers.
	Health & medical support	Regular health check-up camps, access to BP monitors, and emergency medical aid.
	Social assistance	Support is provided for marriages, funerals, and crisis situations of member families.
Value Chain & Market Participation	Collective procurement	Centralized purchase of inputs (chicks, feed, medicines) for cost efficiency.
	Collective marketing	Federation handles marketing of poultry and eggs, ensuring fair market access.
	ERP-based monitoring	Digital ERP system tracks mortality, feeding, and production efficiency across members.
	Government partnerships	Linkages with schemes (e.g., Johar, DWF, Mid-Day Meal) strengthen expansion and market presence.
	Scaling proposals	Plans underway for 10 new societies, potentially adding 5,000 women to the layer poultry model.

Impact of Interventions

The Federation's gender mainstreaming interventions have had a **transformative impact**:

- **Economic Independence:** Women earn ₹8,000–₹10,000 per batch (every 35 days in broiler, and regular monthly income in layer farming).
- **Leadership Development:** Women who had limited exposure beyond household roles are now board members, supervisors, and decision-makers in a complex enterprise.
- **Social Empowerment:** Through welfare funds, insurance, and education initiatives, women gain social security, enabling them to challenge traditional gender inequalities.
- **Community Cohesion:** The Federation has sustained itself for over two decades, with officials recognizing it as a "family that has lasted 23 years," in contrast to fragile social institutions.

Challenges

Despite its achievements, the Federation faces:

- **Market Competition:** Large poultry companies (Eggoz, Suguna, Venky's, IB Group) dominate markets with economies of scale.
- **Government Delays:** Expansion proposals, such as the egg production model, face bureaucratic hurdles.
- **Managerial Transition:** Retaining educated women in managerial positions is difficult, as many leave after marriage.

Conclusion

The Jharkhand Women's Self-Supporting Poultry Cooperative Federation offers a robust example of how gender mainstreaming can be embedded in cooperative structures. By combining women-led governance, fair economic models, training, welfare measures, and collective market participation, the Federation demonstrates the potential of cooperatives to simultaneously address livelihood security and gender equity.

This model can be scaled and replicated across India, especially in sectors where women traditionally remain at the margins. Its lessons reaffirm the cooperative principle of "people-centered development," showing that when women are given ownership and agency, they not only improve their own lives but also strengthen community institutions for the long term.

Case Study 2 – Amreli District Cooperative Milk Producers Union Ltd (Amar) Amreli, Gujarat

Introduction

India's dairy cooperative movement is often cited as a global example of grassroots-led enterprise development. While the story of Amul is well known, smaller district-level cooperatives also play a critical role in expanding opportunities for farmers and women. Amar Dairy, a district cooperative milk union in Gujarat, exemplifies how dairy cooperatives can integrate women in governance, training, economic empowerment, and welfare.

This case study explores Amar Dairy's origins, its current operations, and the policies and interventions that have shaped women's inclusion. The analysis uses gender mainstreaming indicators Governance and Leadership, Capacity Building and Training, Economic Empowerment, Social Protection and Welfare, and Employment & Market Access—to classify interventions.

Origins and Growth of Amar Dairy

Amar Dairy was born from a pressing need to provide employment in a district that lacked factories and industrial opportunities. Local leaders, including Shri Dilip Bhai Sanghani and Shri Purushottam Rupala, envisioned a cooperative milk union modelled on the Amul system. Registered in 2002, the cooperative acquired land in 2005, and formally began operations in 2007 with 26 milk committees and milk collection of 12,500 litres.

Today, Amar Dairy has grown to 532 milk committees and handles 250,000 litres of milk per day. It processes and markets milk, ghee, curd, buttermilk, and is expanding into ice cream, paneer, and sweets. Government support and cooperative investments have enabled

diversification, including cattle feed plants and an embryo transplant project, which aims to revolutionize milk productivity through advanced breeding technology.

Table: Gender Mainstreaming Indicators and Interventions in AMAR Dairy, Gujarat

Indicator	Policies / Interventions	Details / Explanation
Governance & Leadership	Board-level reservation	Minimum 6 women directors mandated by by-laws.
	Inclusive governance	Women represented across producer, service, and delegate categories.
	Policy provision	By-laws institutionalize compulsory women's representation.
Capacity Building & Training	Village-level training	Women trained in animal husbandry, feeding, and dairy practices.
	Training center	Residential center provides 3-day programs on dairy, beekeeping, and organic farming.
	Exposure to global knowledge	Training linked with international best practices.
	Cost-free training	All training expenses covered by the dairy.
Economic Empowerment	Direct payments	Milk payments directly credited to women's bank accounts every 10 days.
	Patronage & bonuses	Annual bonuses distributed from cooperative profits.
	Government scheme mobilization	The society taps and uses the women specific provisions of the government schemes and Support the members. Example Gokul Mission (12-buffalo units) etc.
	Gender budgeting	Priority allocation to women-focused plans in annual budgets.
Social Protection & Welfare	Subsidies	Subsidy per cattle feed bag and free embryo transplants.
	Future welfare	Childcare and social welfare provisions under planning.
Employment & Market Access	Women employment	Commitment to prefer women in dairy plants and new ventures.
	Market linkages	Access to Amul's national and international markets.
	Embryo project access	₹21,000 embryo transplants are provided free through subsidies, benefiting women farmers.

Impact of Women's Inclusion

- **15,000 Women Farmers** are directly associated with Amar Dairy, contributing significantly to milk procurement.

- **Leadership Space:** Six women directors influence cooperative decisions, an uncommon achievement in regional cooperatives.
- **Skill Development:** Hundreds of women have undergone structured training, enabling them to manage cattle more effectively and diversify into allied livelihoods.
- **Economic Independence:** Regular and transparent milk payments empower women by giving them direct financial control, reducing dependency.

Challenges

Despite progress, Amar Dairy faces challenges:

- Limited female employees in administrative and plant operations.
- Welfare measures like childcare and health schemes are still in planning stages.
- Gender budgeting remains informal and requires stronger institutionalization.

Conclusion

Amar Dairy demonstrates how district-level cooperatives can successfully mainstream women into dairy value chains. Through structural governance provisions (women's reservation on the board), training, fair economic models, and forward-looking projects, Amar Dairy ensures women are not only milk suppliers but also decision-makers and beneficiaries.

Its initiatives reflect the cooperative identity, while also aligning with India's broader goals of gender equality and rural development. Strengthening gender budgeting, enhancing women's employment, and formalizing welfare policies could further solidify Amar Dairy's role as a model for gender-inclusive cooperatives in India.

JORDAN

Kafrasom Multi-Purpose Pomegranate Producers Agricultural Cooperative Association

Women Empowerment unit

Due to the importance of involving women in development and in line with the strategic goals of the Kafrasom Multi-purpose Pomegranate Producers Agricultural Cooperative Association, a unit was established to take care of women's activities and aspirations under the name (women's Empowerment unit), in 2018, and an independent management committee was formed under a separate logo from the association and headed by one of the women members of the general body of the Association, this unit has implemented many activities for women and training courses that are of interest to women and related to the economic empowerment of women:

Holding a lecture on gender-based violence in cooperation with the Arab women's Association holding a home plant growing course for the disabled a beginner course in fringing candles.

Specialize association has implemented many programs to serve the local community and farmers, most notably:

- Water demand management projects in cooperation with mercy Corp. worth 64,000 dinars for the maintenance and rehabilitation of springs and water sources and lining irrigation canals, about 300 farmers and Orchard's area has benefited from this project about 550 denims and increased the productivity of orchards by 30 % and the irrigation of orchards became easier and need less time in addition to the availability of irrigation water for the orchards covered by the project.
- The revolving loan project worth 14,000 dinars aims to grant the beneficiary a loan worth 1,000 dinars to drill a well to collect rainwater from a roof, as this project provides you with a beneficiary of 25 % of the family's water needs annually.
- Agriculture and food security projects in cooperation with FAO benefited 146 Syrian and Jordanian women. During these projects, women were trained in home agriculture and home food processing so that the family could benefit from home garden products and invest them in providing the family's needs of vegetables and converting the surplus into manufacturing products or selling it to increase family income.

Operation

1. Through the employment office, which was established in cooperation with the International Labor Organization, the Association secured many job opportunities (for Syrians and Jordanians) in the agricultural sector and olive presses during 2017.
2. The association trained and employed 200 beneficiaries through the job creation project for Syrian and Jordanian refugees in the agricultural sector for a whole year and adopted collective projects at the end of the project during the years 2018-2019_2020_2021.
3. The association employed 911 Syrian and Jordanian workers in the cash-for-work project during 2018-2019 in cooperation with word vision organization
4. The association provides 17 permanent job opportunities in the associations owned projects (pomegranate orchards, productive kitchen, protected agriculture, and the Yamani and dairy Wealth project.

Training

The association runs a training center in the name of (pomegranate blossom foundation for agricultural training and consulting) and is currently working on registering this academy in the authority and developing skills in order to become an Academy issuing certificates approved by the authority, the most important courses that have been implemented:

Implementation of seminars, scientific days and awareness lectures in the field of pomegranate orchard management, implementation of a workshop on the manufacture of pomegranate molasses, implementation of a workshop on the manufacture of pomegranate vinegar, implementation of a soap manufacturing workshop implementation of a pickle manufacturing workshop implementation of a training course on the grain industry implementation of a four-day training course in the protected farm.

MALAYSIA

Breaking Barriers, Building Excellence – Dr. Hayati's Leadership in the Cooperative Movement

Introduction

In the landscape of cooperative movements, the journey of female leaders often goes undocumented, despite their significant contributions. This case study addresses this gap by providing an in-depth analysis of Dr. Hayati's transformative leadership within the Malaysian cooperative sector. It meticulously examines the critical themes of women's representation, empowerment, contribution, and leadership, demonstrating how her strategic vision and unwavering resolve reshaped the organizational culture of a traditionally male-dominated institution. This study offers evidence that effective, gender-inclusive leadership is a catalyst for sustainable organizational growth and a powerful source of inspiration for future generations of leaders.

Profile of Dr. Hajah Hayati binti Md Salleh A.M.N

Dr. Hayati possesses a formidable academic background and a wealth of professional experience in the cooperative movement, which has been instrumental in her effective leadership. Her academic qualifications are extensive and multidisciplinary, including a PhD in Co-operative Governance from UiTM (2011), a Bachelor of Laws from UiTM (2004), a Master of Business Administration from the University of Leeds, UK (1996), and a Bachelor of Business Administration (Ohio) (1983), in addition to Diploma in Accountancy from ITM (1975) and Diploma in Co-operative Training Methodology (Pune) (1978).

Her practical experience in cooperative management is equally impressive. She has held several key leadership positions, including Chairman of the Batu Pahat District Smallholder Cooperative, Johor, Secretary of the Petaling District Development Cooperative, and Secretary of the Selangor Impian Housing Cooperative. Dr. Hayati has also served as a panel expert for the Malaysian Cooperatives Tribunal since 2004, and as a part-time lecturer for the Bachelor of Business Administration program at UUM, focusing on Cooperative Governance. Her long and distinguished career at the Co-operative College of Malaysia (1976–2010), where she rose from Assistant Lecturer to Director of the Sarawak Co-operative Institute of Malaysia Branch and eventually Head of the Cooperative Administration, Consultation and Leadership Center, has equipped her with a deep understanding of cooperative governance, administration, and management.

Profile of Koperasi Pekebun Kecil Daerah Batu Pahat Berhad

The cooperative is a significant entity within the agricultural sector in the Batu Pahat district of

Johor. In 2024, the cooperative recorded strong financial performance with a Total Asset of RM8,745,000 and Total Revenue of RM18,771,000. The cooperative has 3,746 members, with a Total Share and Fees of RM1,651,000 and a Members' Fund of RM2,006,000. Its main activity is Oil Palm Contract Farming.

The Narrative of Leadership and Strategic Renewal

In a cooperative where the majority of members are men, Dr. Hayati emerged with a clear vision and the courage to initiate change. She realized that the cooperative could not grow by adhering to old ways. She, therefore, began a strategic renewal that was action oriented. As stated in the

interview transcript, she emphasized the importance of women's economic development as a way to improve their standard of living. The reforms she introduced were rational and proven effective. For instance, she restructured the management to increase operational efficiency, which directly contributed to increased profits. She also introduced inclusive economic development programs, such as micro-loans and financial aid for small projects, which gave women the opportunity to start or expand their businesses. Support from the male Board of Directors (ALK) was earned not because of her gender but because of the credibility and effectiveness of her ideas. She successfully demonstrated that her proposals would benefit all members.

Leadership Style and Core Values

Dr. Hayati's leadership style is characterized by several core values: uncompromising integrity, innovative courage, and deep empathy. These values form the foundation of her actions. She believes that education and training are the primary keys to empowering women. She has implemented various comprehensive training programs, from financial management to entrepreneurship, specifically for the cooperative's female members. This effort directly contributes to women's empowerment within the cooperative.

Women's Empowerment Initiatives

Under Dr. Hayati's leadership, the cooperative has seen notable women's empowerment initiatives. She believes that education, training, and economic development are central to advancing the role of women. The initiatives she implemented include:

- **Education and Training:** Dr. Hayati introduced various comprehensive training programs specifically for the cooperative's female members. These programs cover cooperative management, entrepreneurship, financial management, and marketing.
- **Increased Involvement and Opportunities:** She worked to ensure women have a voice in the decision-making process. She encouraged their involvement in committees and cooperative activities, providing them with management opportunities to showcase their talent.
- **Focus on Women's Economic Development:** Dr. Hayati emphasized the importance of women's economic development to improve their standard of living. She introduced financial initiatives such as micro-loans and aid for small projects, enabling women to start or expand their businesses.
- **Experience Sharing:** She encouraged women to run small businesses, market local products, and collaborate on projects that benefit the community.

Benefits and Impact

Dr. Hayati's leadership has brought significant benefits to the cooperative and its members. The strategic reforms she implemented have boosted the cooperative's financial performance, making it more stable and profitable. Under her leadership, more women are now actively involved in cooperative meetings and programs, proving the effectiveness of her inclusive policies. Most importantly, her leadership has helped to change the societal perception that only men are fit to lead, thereby promoting a culture of gender equality within the cooperative.

Broader Implications and Conclusion

Dr. Hayati's leadership story has significant national and global implications. She is a living example that gender-sensitive policies must be supported by brave and visionary leadership. In Malaysia, where cooperatives play a crucial role in socio-economic development, her story serves as an inspiration for other organizations to integrate women at all levels. It demonstrates that women's empowerment is not just about fulfilling a quota but about leveraging talent and abilities to achieve collective success. Her story should encourage more women to take on leadership roles and prove that they are essential assets for the sustainable development of cooperatives.

NEPAL

Case Study 1 – The Galda Social Entrepreneurs Women’s Cooperative (SEWC), Galda

Located in a remote Western village of Nepal, the Galga Social Entrepreneurs Women’s cooperative (SEWC) was established in 2016 with 435 members and 437000 (approx. 3000 USD) capital. It is fully a women-led cooperative with a policy to focus on women empowerment. Initially it started with goat farming with the hope that the women could earn something and not have to depend on others for spending. The project targeted the underprivileged and marginalized women from Magar community in the remote area in Galda where each of whom were given a young female goat to rear. Soon, the women were able to sell and make some savings once the kid goats were born. They started with 10 rupees (7 cents) saved as monthly deposits which made them realize that they need to save more. As a result, now they are able to make monthly savings from rupees 100 (70 cents) to 1000 (7 USD) each.

At present, they have a specific goat market after SEWC connected these women to the market for selling their goods. To further encourage these women, the management announced grant provisions based on their performance output. For good, these women are still continuing with the goat farming business.

Moreover, the same women are now utilizing the wastes of the goat farming, primarily manure in their farm to cultivate ginger and lentils. The SEWC helped them market their ginger internationally and their efforts caught national and international recognition with their success stories shared on the internet and other social forums. In 2023, SEWC became the first women-led agri-business in Nepal to receive organic certification for their product once the CERES certified their ginger as organic under the USAD/EU organic regulations. Today, these women have been successful in undertaking goat rearing as well as ginger and lentils farming as their occupation.

The SEWC implemented a five-year strategy on occupational plan/scheme which is being followed by all the members. Additionally, the women receive basic essential training because of which they are able to decide and get the price they want for their products. According to the management, without such training, though the women could have learned to do business, they would never have learned to market and sell their products for a reasonable amount. SEWC has a policy to select two participants from the women group for training such as marketing, organic farming, and preparing liquid fertilizers to treat crop diseases, who later share the same with the rest of their team. During cultivation time, SEWC management meet the members to discuss any possible issue including the harvesting time.

Although fully led by women, SEWC also include expert men in their advisory committee and invite them for their expert opinions. Interestingly, male participation in their advisory committee is 33% or less.

According to Ms. Dil Maya Saru, the Cooperative Manager, success of SEWC lies in the support from the cooperative along with the members. She mentioned the membership policy that is strictly followed by every member. The policy states the requirements to become a cooperative member and the guidelines to follow after becoming a member. Anyone not complying to the regulations will be monitored and encouraged to follow, failing which is warned for repercussions. When asked about her learning from her involvement at SEWC, Ms. Saru highlighted that the most important thing is to earn the trust of the members and the people outside.

(Case study 1 is prepared based on the telephone conversation with Ms. Dil Maya Saru, The Cooperative Manager of SEWC, Galda)

Case Study 2 – The Bagnaskali Multipurpose Cooperative Limited (BMCL), Bagnakashi Village Municipality

The Bagnaskali Multipurpose Cooperative Limited was established in 2019 by merging four different cooperatives that were in operation since late 1990s. BMCL caters to all nine wards within the municipality and at present, are 1471 shareholding members among which 777 (52.8%) are women. According to the Chairperson, the main goal of BMSL is to identify possibilities and come up with a unique model to share. With the mission to economically and socially empower women utilizing the available resources, BMCL prioritizes women for membership and ensures their meaningful representation in the executive committee. As a result, the ratio of women to men on the board of BMCL is 70:30.

BMCL conducts a number of programs with the sole purpose to make women independent. BMCL not only promotes women on vegetable farming but also provides subsidy loans and technical support as well as buys their products after which, every week, the women receive cash in their accounts. Similarly, for dairy programs too, women are supported for production, collection, and marketing. Likewise, women engage in livestock farming, especially buffalo and milk. Each woman was given two buffaloes and BMCL collects the milk every day from the women and pays them twice a month in return.

Women of different age groups are included in BMCL that has plans to serve them accordingly. For example, young, educated women who hesitate to go to the field, receive 190 hours agricultural technical training from an institute and become technicians. Similarly, old women who are not able to work in the field, make cotton wicks at home. The cooperative

takes the responsibility to either train the young women or to market the products of the old women. All of them receive a subsidy loan at 8% interest rate.

Although the BMCL programs are not women specific, the beneficiaries have mostly been the women because of priority given for their development. Effective outcomes for women at BMCL are more than one. Firstly, the women who earlier were confined to their kitchen are now happily busy in the field or in the shed. Secondly, the women have realized the importance of earning and developed the habit of saving. Thirdly, they have come to know that earning opportunities are available at their own homes too and one does not have to go abroad for employment. Therefore, many many men who were working outside the country have returned home upon their wife's request. Fourthly, the women have their own regular savings, so they do not have to ask anyone for money. They have gained confidence that they can survive on their own earnings. Fifth, and most importantly, the women have started respecting their work and feel proud to talk about what they do. Finally, the capacity of women has increased profoundly, and they can thoroughly speak in front of the media or any other person.

According to Mr. Bhusal, the Chairperson, unless the women are encouraged and empowered, the success of the program/project in cooperatives is questionable. Therefore, he suggested that while formulating strategies and plans, BMCL always focuses on promoting women. The organization holds that since women are mostly sincere, trustworthy, and hardworking, it can only move ahead by promoting women. As a consequence, the management, the IT, as well as the distribution at BMCL are led by women today. The five-year strategy of BMCL that stresses the need for enhancing people's positive perception about the organization, increasing participation, and encouraging people to identify opportunities at home are in the final phase of accomplishment.

Lastly, the Chairperson highlighted the three principles: integrity, participation, and continuity including four themes: homework, teamwork, good work, and network as keys success factors of SMCL.

(Case study 2 is prepared based on the telephone conversation with Mr. Keshab Bhushal, Chairperson of Bagnaskali Multipurpose Cooperative Limited, Palpa)

PHILIPPINES

Case study 1 – Bohol Community Multi-Purpose Cooperative (BCMPC)

In Bohol, gender initiatives are largely viewed through the lens of compliance with CDA’s memoranda on GAD. While gender-related programs exist, members frequently noted that these are carried out to fulfill reporting requirements rather than as embedded organizational practices. Cultural norms also remain influential, as women are still expected to prioritize caregiving responsibilities, which limits their time and seizing opportunities for leadership within the cooperative. Nevertheless, BCMPC has initiated inclusive policies and activities that provide entry points for women, signaling gradual but uneven progress. BCMPC, led by its female CEO, supports female employees with caregiving responsibilities with flexible hours and child-friendly offices. Also, BCMPC has taken steps to adopt a Gender and Development (GAD) policy that mandates a roughly 50-50 ratio on gender representation at the board level to ensure gender balance. This policy has been utilized to discourage male members from filing their candidacy. While the policy has been widely communicated and implemented, the underlying challenge on why there is a lack of capable female candidates as board members remains unaddressed.

Acknowledging quotas on gender representation as a good start, BCMPC realizes the numbers or statistics are not enough. Uncovering to root causes of the gender imbalance behind the numbers requires a safe space for sensitive gender topics to be discussed. Beyond collecting the statistics of cooperatives using the toolkit, the CDA can provide a safe and inclusive platform for cooperatives to share their challenges and learn from each other’s best GAD practices for a genuine bottom up approach that leads to greater women empowerment and inclusion within a diverse cooperative membership.

Case study 2 – CLIMBS Life and General Insurance Cooperative

CLIMBS has made notable strides in advancing gender equality, both within its organization and through its insurance products. As of 2023, women comprised 62 percent of insured members, with female representation also strong in the workforce: 65 percent of regular employees and 57 percent of new hires were women. At the management level, women accounted for 59 percent of top management and 57 percent of department heads. Representation at the highest governance levels remains lower, with women occupying 38 percent of board seats and 48 percent of committee memberships, but these figures nonetheless represent a marked improvement compared to 2019.

This progress has been supported by the adoption of a Gender and Development (GAD) policy in 2019, which institutionalized commitments to equal opportunity in hiring, promotion, pay, and training, as well as gender-supportive workplace practices such as flexible hours, remote

work, and facilities including lactation areas and accessibility ramps. Beyond organizational practices, CLIMBS has also embedded gender sensitivity into its product design. The introduction of *We Protect Her*—a women-focused insurance package covering life, wellness, maternity, education, and even income loss from miscarriage—demonstrates a proactive approach to meeting women’s distinct needs. During National Women’s Month in 2025, CLIMBS insured all their women leaders and employees under this product, reinforcing its symbolic and practical commitment.

Similarly, *Weather Protect Insurance*, a climate insurance product, has been designed with a gender lens, recognizing the disproportionate vulnerability of women in times of climate emergencies. By indemnifying women members for income losses due to weather-related disruptions, CLIMBS supports their resilience and recovery in crises.

While CLIMBS demonstrates promising practices, its leadership acknowledges that more remains to be done to achieve sustained gender equality. Future directions include the systematic use of CDA’s gender mainstreaming tool under MC 2017-04 to assess the impact of its GAD initiatives, as well as aligning product design more closely with the demographic profiles of its cooperative clients. These steps are seen as necessary to transition from gender-responsive to gender-transformative programming. CLIMBS’ openness to reflection and learning signals its commitment to continuously advancing gender equality as part of its long-term vision of leaving no one behind.

Case study 3 – PLDT Employees Credit Cooperative (PECCI)

At PECCI, leaders emphasized that promoting gender equality and embracing diversity has become part of the cooperative’s values rather than a mere compliance requirement. The establishment of a Gender and Development (GAD) Committee in 2019 marked a turning point, broadening representation and visibility of women in leadership roles. Members noted that prior to its creation, leadership positions were largely occupied by men, but the committee has since enabled more balanced participation. This has also translated into improved relationships among members and a stronger culture of openness, where individuals feel more confident voicing concerns and suggestions. Despite these gains, gender mainstreaming at PECCI remains largely generic, with activities centering on commemorative events such as Women’s Month, Men’s Month, and Pride Month.

The cooperative recognizes these constraints and is gradually moving toward more targeted strategies. The GAD Committee has created entry points for women’s participation in governance and decision-making, but cultural and structural barriers remain significant. Continued investment in capacity building, leadership training, and more gender-specific programming will be essential for PECCI to deepen its progress and ensure that women members can fully exercise their rights and leverage on opportunities within the cooperative.

SRI LANKA

Empowering Women Through Cooperative Engagement – The Journey of Ms. Kumari Botheju

“SANASA” is one of the most successful social enterprise in Sri Lanka. It is the invention of Dr. P.A. Kiriwandeniya who was the founder of the SANASA Movement which was created in a long and dynamic process of revitalizing and networking isolated and stagnant thrift and credit co-operative societies in Sri Lanka under a single vision. Being the pioneering micro-finance movement in Sri Lanka, SANASA has adopted a cooperative/social enterprise model with a comprehensive and competitive product portfolio to address rural poverty. Sitting together as a group of companies under one brand, there are several other companies, delivering value-adding services in line with SANASA’s development mission.

SANASA federation has a membership of 20% of the country’s total population as direct and indirect membership. Most prominently, root-level membership of SANASA spread into the most remote villages comprising farmers, field workers, and other marginalized communities. Hence, SANASA assists livelihood development through micro-finance. (Herath, Guneratne and Sanderatne, 2015).

Ms. Kumari Botheju, a dedicated member of the Eastern Malambe Primary SANASA Society, exemplifies the transformative power of cooperative involvement and women’s empowerment initiatives. With eight years of active engagement in SANASA, Ms. Botheju has not only expanded her own horizons but also contributed significantly to her community’s socio-economic development.

Before her involvement with SANASA, Ms. Botheju had a simple hobby gardening. While it was a personal interest, it gradually became a gateway to her entrepreneurial journey. Her engagement with SANASA opened avenues for training, awareness programs, and leadership development, which equipped her with the skills, confidence, and networks required to turn her passion into a viable business.

As part of SANASA’s broader initiatives on women’s empowerment, Ms. Botheju participated in multiple workshops and training-of-trainers (TOT) programs. These programs focused on gender sensitization, leadership development, and financial literacy. The objective was not merely to educate women about their rights or the laws available to protect them, but to instill confidence, practical skills, and an understanding of how to apply these principles in everyday life. Ms. Botheju benefited immensely from these programs, learning how to manage responsibilities both at home and in her community.

The SANASA framework emphasizes practical, community-based interventions. One of the critical insights from Ms. Botheju’s experience is that empowerment is most effective when

it is multidimensional. For example, while awareness of legal rights is essential, it alone cannot lead to meaningful change. Attitude shifts within families and communities are equally, if not more, important. Ms. Botheju observed that women often hesitate to participate in leadership roles due to family commitments or societal expectations. Programs like SANASA's leadership workshops addressed these barriers by helping women navigate responsibilities, develop leadership skills, and build networks of support.

Financial empowerment played a pivotal role in Ms. Botheju's journey. Recognizing that knowledge and skills are only effective when women have the resources to act upon them, SANASA provided avenues for business development. Ms. Botheju accessed nearly 1.7 million LKR through SANASA, enabling her to establish her own entrepreneurial venture. She now runs a small-scale business rooted in her passion for gardening and agrarian development including animal husbandry. This financial support, combined with her training and leadership experience, allowed her to make a significant economic contribution to her household and community.

Ms. Botheju's achievements extend beyond her personal business. She serves as the President of Sithamu (සිඳුමු) Agrarian Society, a community initiative aimed at fostering agricultural productivity and economic resilience among local families. Her leadership demonstrates how cooperative structures can empower women to take on roles that influence both policy and practice at the community level. Through her position, she not only implements programs for economic development but also mentors other women, encouraging them to pursue leadership and entrepreneurial opportunities. Now they are in the last step of establishment of *Hela Bojun Hala* – (Small restaurant) in the Malambe, Colombo. Further, she is now following a course on dehydrate and hope to start up a business at her place.

Her story illustrates several broader lessons about cooperative-based empowerment programs. First, sustainable change requires a combination of awareness, leadership skills, and financial support. SANASA's model, which integrates these elements, has proven effective in enhancing women's participation in decision-making and economic activities. Second, empowerment must be context sensitive. Ms. Botheju's community in Eastern Malambe faces unique challenges, including social barriers related to caste, gender norms, and family responsibilities. By tailoring interventions to local realities, SANASA ensures that women like Ms. Botheju can meaningfully engage with the programs and translate learning into action.

Moreover, Ms. Botheju's journey highlights the importance of long-term engagement. Her eight-year involvement with SANASA shows that empowerment is not a one-off event but a process that unfolds over time. Through continuous training, mentoring, and support, women gradually build confidence, skills, and networks that enable them to participate actively in both household and community decision-making. This process also has intergenerational

benefits; awareness and leadership skills extend to family members and young children, fostering a culture of respect, gender sensitivity, and community engagement.

The success of Ms. Botheju and others like her is also indicative of the value of institutional support structures. SANASA, together with partner organizations such as the Plantation Human Development Trust (PHDT) and cooperative councils, provides the necessary framework for women to access resources, training, and networks. While policies alone cannot create change, structured support and practical interventions such as financial grants, leadership programs, and awareness campaigns empower women to act and inspire others to follow suit.

Ms. Botheju's story underscores a central principle of women's empowerment: knowledge, skills, and resources must go hand in hand. Awareness of rights and leadership potential alone is insufficient without economic means to exercise them. Conversely, financial resources without training and social support may not lead to sustainable outcomes. The integration of these elements in SANASA's programs has enabled women like Ms. Botheju to transform personal interests into entrepreneurial ventures, assume leadership roles, and positively influence their communities.

In conclusion, the case of Ms. Kumari Botheju demonstrates the impact of cooperative-led empowerment initiatives. Her journey from a gardening hobbyist to an entrepreneur and community leader exemplifies how structured programs that combine training, awareness, and financial support can create tangible outcomes for women. Her experience also highlights the importance of context-sensitive interventions, sustained engagement, and community-based support systems. For future researchers and practitioners, her story provides valuable insights into how women's empowerment can be realized in cooperative settings, offering a replicable model for other regions and communities seeking to enhance gender equality and economic participation.

SOUTH KOREA

Happy Coop Federation

In South Korea, Happy Coop was established in 1989 as the first and only feminist consumer cooperative, initiated by a feminist NGO to advance the women's movement at the community level (Jang, 2024; Moon, 2021). Conceived as a vehicle for embedding feminist ideals within local communities, the cooperative developed a range of practices that reflected its core values. Nevertheless, in 2025, the federation announced its dissolution due to bankruptcy. Despite this outcome, its legacy retains significance from a gender perspective and offers valuable insights into the cooperative movement.

First, in terms of governance, Happy Coop explicitly recognized women as central actors. While it did not adopt exclusionary policies toward genders, women held key roles not only at the representative level but also in day-to-day operations. This approach was designed to promote women's empowerment. In its early years, Happy Coop invested substantial effort in cultivating the leadership and practical skills of its staff. Moreover, feminism was incorporated as a mandatory component of the cooperative's educational programs, which applied not only to members but also to staff, distinguishing Happy Coop from other consumer cooperatives.

Second, the Happy Coop introduced internal policies that strengthened engagement with female producers. In rural areas of South Korea, where patriarchal culture remains deeply entrenched, women farmers' labor has often been rendered invisible. For instance, even when women cultivated and sold agricultural products, the products were typically marketed under the husband's name. Happy Coop challenged this gendered convention by requiring that female farmers' names appear on products, warning that it would otherwise discontinue transactions. Such practices were rarely observed in other consumer cooperatives in South Korea. Furthermore, the cooperative extended its solidarity beyond national boundaries. From 1999 until its closure in 2025, Happy Coop maintained strong partnerships with women's cooperatives in Japan and Taiwan under the banner of the Asian Sisterhood. This initiative demonstrated how cooperatives grounded in feminist values can foster transnational networks with partners who share similar principles and logics.

Third, Happy Coop sought to address broader gender-related social issues through the cooperative model. In South Korea, career interruptions continue to pose significant obstacles for women. To address this challenge, local governments have established vocational training centers that specifically target women. Between 2015 and 2024, the Happy Coop Federation collaborated with institutions such as the Seoul Metropolitan Government's Women's Career Development Center. Through this partnership, Happy Coop promoted women's employment, entrepreneurship, and the creation of women-led cooperatives by providing

career development programs. Such initiatives were unique to Happy Coop and were not observed among its counterparts in South Korea.

Although the federation has now declared its closure, debates persist in the cooperative field regarding how to assess its achievements. From a business perspective, bankruptcy indicates the organization's inability to maintain economic viability. Nevertheless, from a gender perspective, Happy Coop provides an instructive case of how feminist values can reshape governance structures, producer relations, and organizational practices. This case has significant implications for other cooperatives in the Asia-Pacific region that seek to integrate gender-sensitive approaches into their operational models.

VIETNAM

Hoa Le Clean Dragon Fruit Cooperative – Integrating ESG, Driving Green Transition and Advancing Women’s Leadership in Agricultural Coopeatives

Founded in 2017 in Binh Thuan Province with charter capital of 950 million VND, the Hoa Le Clean Dragon Fruit Cooperative brings together 22 full members and 38 associate members, managing a combined production area of 205.4 hectares in partnership with three other dragon fruit marketing cooperatives. Approximately 80 percent of its members and workforce are women, creating a distinctive gender profile that has shaped the cooperative’s development trajectory from the outset.

The cooperative began with a 3,306 m² processing facility provided by the QSEAP Project (Quality and Safety Enhancement of Agricultural Products) and mobilized an additional 3.3 billion VND internally to expand by 1,800 m². Cold storage and modern processing equipment were installed, enabling linked production to reach an annual average of 8,478 tons. This output is sold at 12,000 VND per kilogram to the Chinese market and at 25,000 VND per kilogram via entrusted exports to the EU, Japan, Korea, Australia, and the United States. From its inception, the cooperative tapped into government programs such as OCOP, low- carbon agriculture, trade promotion, and technology transfer, while leveraging resources from international projects to upgrade infrastructure, train human resources, and access new technologies. This combination reduced initial investment costs, strengthened management capacity, created stable employment, and promoted the economic empowerment of women—closely aligning with national policies on gender-responsive cooperative development.

Between 2021 and 2025, the cooperative piloted 10 hectares under GlobalGAP certification and implemented the “Green Dragon Fruit Chain” electronic logbook to monitor inputs and outputs and ensure traceability. These measures lifted the average selling price to 18,500 VND per kilogram—about 60 percent higher than VietGAP prices—and generated revenue of 345.95 million VND and net profit of 39.22 million VND per hectare per year compared with only 12.44 million previously. Average net income per member increased from 5–6 million to 17–18 million VND annually for 0.45 hectares per member. Beyond cultivation, the cooperative created over 100 local jobs—predominantly for women—with a stable monthly income of 6–7 million VND by expanding pre-processing and processing activities.

The cooperative also adopted energy-efficient solutions by replacing conventional lighting with 9W LED bulbs, saving 55–78 percent of electricity—equivalent to roughly 17 million VND per hectare per year. Water-saving irrigation systems reduced water use by 41.7 percent (about 680 m³ per hectare per year), cut electricity costs by 600,000 VND per irrigation cycle

per hectare, and saved 80 percent of irrigation labor (around 12 million VND per hectare per year). These measures reduced production costs and greenhouse gas emissions while improving environmental performance.

In addition to fresh fruit, the cooperative developed a diverse range of processed products including flower tea, preserves, soft-dried dragon fruit, fermented concentrates, and dragon fruit wine. This innovation earned 17 OCOP certifications and seven “Outstanding Rural Industrial Product” awards. When the Chinese market slowed, the cooperative doubled down on deep processing—expanding into products such as dried snacks, juices, and confectionery—to diversify market outlets, increase added value, sustain women’s employment, and strengthen the “Hoa Le Clean Dragon Fruit” brand both domestically and internationally.

Across its operations, the cooperative embedded ESG principles in its strategy. It ensured compliance with VietGAP and GlobalGAP standards, reduced chemical pesticide use, and repurposed by-products as organic fertilizer. Stable incomes and expanded employment went hand in hand with technical and quality management training for women and youth, transparent product information, and consumer protection. Governance focused on financial transparency, regular member assemblies, stringent quality control from farm to cold storage and processing, and international brand promotion.

In August 2025, the cooperative’s General Assembly elected a new female Director with 100 percent of votes, marking a watershed moment in inclusive leadership. With women comprising 80 percent of the workforce, the previous governance structure did not fully reflect their voices. During the shift to deep processing and ESG practices, women led key innovations—operating processing lines, managing digital traceability, and opening new markets. Electing a female Director thus became a strategic decision, transferring authority to those most attuned to labor, markets, and technology, and transforming gender equality from a “paper policy” into a driver of innovation, cohesion, international credibility, and sustainable growth.

Under new leadership, the cooperative plans to maintain GlobalGAP and OCOP certifications, expand its processed product portfolio, pilot solar energy, and implement smart cold storage systems to improve economic efficiency and further reduce emissions—solidifying ESG goals. The Hoa Le Clean Dragon Fruit Cooperative illustrates a new model of agricultural cooperative development in Viet Nam. By leveraging public policies and international support, integrating ESG and digitalization, and advancing women’s economic and leadership roles, it demonstrates how cooperatives can enhance competitiveness and shift from “gender-responsive” to “gender-transformative” approaches—making gender equality a central driver of growth, innovation, and sustainability.

**PHOTOGRAPHS FROM
INTERVIEWS CONDUCTED
BY RESEARCHERS AND
ONLINE WORKSHOPS
WITH RESEARCHERS**



Interview with Melina Morrison, Chief Executive Officer, Business Council of Co-operatives and Mutuals, Australia, Conducted by Prof. Sidsel Grimstad



Interview with Darlene Mattiske-Wood, Chief Executive Officer, Australian Military Bank, Australia Conducted by Prof. Sidsel Grimstad



Interview with Ms. Adi Sailawalu, Clerical officer, Department of Cooperatives, Fiji, Conducted by Ms. Mahima Parthi



Interview with Mr. Suhas Patwardhan, Chairman, Pune District Coop Hsg Soc. And Apartments Federation Ltd., Maharashtra Coop Hsg Soc. And Apartments Federation Ltd., Conducted by Dr. Shrija Sinha



Interview with Dr Sudhir Mahajan, IAS (retired), Chief Executive, National Cooperative Union of India, Conducted by Dr. Shrija Sinha



Interview with Mr. Subhash Gupta, Advisor, National Federation of Urban Cooperative Banks and Credit Society Limited (NAFCUB), India, Conducted by Dr. Shrija Sinha



Interview with Mr. Abdelfattah M. Q. Al-Shalabi, Director General, Jordan Co-operative Corporation (JCC), Jordan, Conducted by Dr. Nadia Alkhasawneh



Interview with Ms. Lamia Al Dabbass, Regional Director of Advance Consulting Company, Jordan, Conducted by Dr. Nadia Alkhasawneh



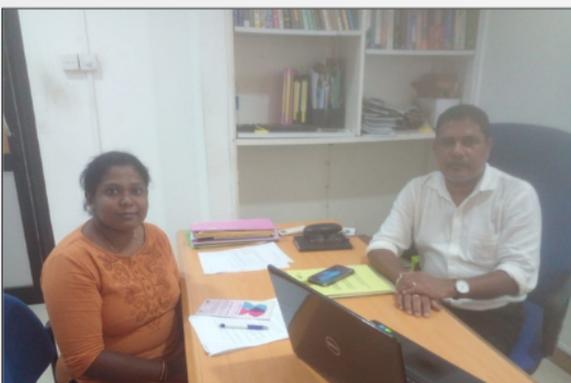
Interview with Mrs. Om Devi Malla, Chairperson, National Cooperative Federation of Nepal, Nepal Conducted by Dr. Jyoti Regmi Adhikari



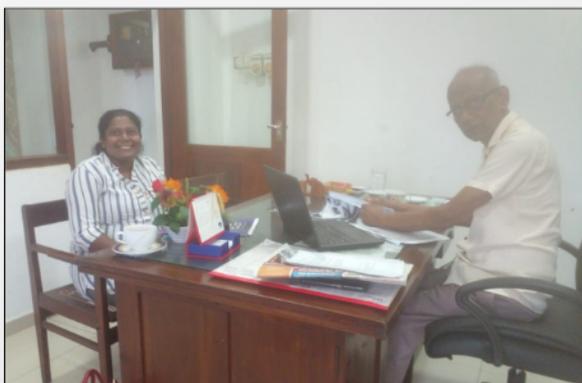
Interview with Mr. Shashi Kumar Lamsal, Deputy Registrar, Department of Cooperative, Nepal, Conducted by Dr. Jyoti Regmi Adhikari



Interview with PN. Hajah Noorizan Binti Abd Latif, Women Sector Representative of ANGKASA, National Cooperative Movement of Malaysia (ANGKASA), Malaysia, Conducted by Ms. Juliana Binti Md Yusop



Interview with Mr. Kumara Pothuwila, Manager, National Cooperative Council Of Sri Lanka (NCCSL), Sri Lanka (Project - We Effect), Conducted by Ms. K.W. Kashini Gimhani



Interview with Mr. Danison Weerasuriya, Chairman, SANASA Colombo District Union, Sri Lanka, Conducted by Ms. K.W. Kashini Gimhani



Kick-off meeting with researchers, May 14, 2025

